



**The Banking System in Turkey  
Selected Tables by Banks  
December 2009**

Report Code : DE20

May 2010

## Summary information about the capital adequacy ratio

(December 2009)

Banks	Amount subject to credit risk (CR) (USD Million)	Amount subject to market risk (MR) (USD Million)	Amount subject to operational risk (OR) (USD Million)	Shareholders' equity (SE) (USD Million)	(SE) / (CR+MR+OR) *100 (%)
<b>Turkish Banking System</b>	<b>294,792</b>	<b>16,521</b>	<b>45,382</b>	<b>74,589</b>	<b>20.91</b>
<b>Deposit Banks</b>	<b>283,199</b>	<b>15,738</b>	<b>43,571</b>	<b>66,038</b>	<b>19.28</b>
<b>State-owned Commercial Banks</b>	<b>68,706</b>	<b>3,401</b>	<b>11,958</b>	<b>15,471</b>	<b>18.40</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	22,918	1,568	5,822	7,037	23.22
Türkiye Halk Bankası A.Ş.	20,435	563	2,938	3,836	16.03
Türkiye Vakıflar Bankası T.A.O.	25,352	1,270	3,198	4,598	15.42
<b>Privately-owned Commercial Banks</b>	<b>161,662</b>	<b>8,812</b>	<b>23,073</b>	<b>38,144</b>	<b>19.71</b>
Adabank A.Ş.	6	1	8	29	185.88
Akbank T.A.Ş.	35,005	2,173	5,607	9,625	22.50
Alternatif Bank A.Ş.	2,048	23	244	296	12.78
Anadolubank A.Ş.	1,811	73	279	432	19.99
Şekerbank T.A.Ş.	4,369	86	743	847	16.30
Tekstil Bankası A.Ş.	1,289	9	203	312	20.78
Turkish Bank A.Ş.	305	10	35	101	28.84
Türk Ekonomi Bankası A.Ş.	6,798	219	890	1,400	17.70
Türkiye Garanti Bankası A.Ş.	36,821	1,698	4,849	9,193	21.20
Türkiye İş Bankası A.Ş.	41,410	3,827	6,041	9,388	18.31
Yapı ve Kredi Bankası A.Ş.	31,799	692	4,175	6,520	17.78
<b>Banks Under Dep.Insur.Fund</b>	<b>541</b>	<b>89</b>	<b>321</b>	<b>428</b>	<b>45.02</b>
Birleşik Fon Bankası A.Ş.	541	89	321	428	45.02
<b>Foreign Banks</b>	<b>52,290</b>	<b>3,437</b>	<b>8,219</b>	<b>11,995</b>	<b>18.76</b>
Arap Türk Bankası A.Ş.	527	37	36	190	31.61
Bank Mellat	70	11	21	50	49.14
Citibank A.Ş.	2,080	142	663	575	19.94
Denizbank A.Ş.	11,028	281	1,186	2,377	19.02
Deutsche Bank A.Ş.	170	95	139	201	49.69
Eurobank Tekfen A.Ş.	1,326	145	102	409	25.99
Finans Bank A.Ş.	15,157	913	2,215	3,290	17.99
Fortis Bank A.Ş.	5,607	1,220	1,008	1,250	15.96
Habib Bank Limited	18	4	6	27	94.34
HSBC Bank A.Ş.	7,124	247	1,556	1,546	17.32
ING Bank A.Ş.	7,773	203	935	1,394	15.65
JPMorgan Chase Bank N.A.	17	26	56	115	116.38
Millennium Bank A.Ş.	325	9	49	73	19.17
Société Générale (SA)	71	33	15	12	10.23
The Royal Bank of Scotland N.V.	297	23	129	240	53.48
Turkland Bank A.Ş.	659	9	58	140	19.32
WestLB AG	41	39	45	105	84.07
<b>Development and Investment Banks</b>	<b>11,593</b>	<b>782</b>	<b>1,811</b>	<b>8,551</b>	<b>60.28</b>
Aktif Yatırım Bankası A.Ş.	421	25	19	99	21.29
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	852	82	74	292	28.97
Credit Agricole Yatırım Bankası Türk A.Ş.	167	0	16	36	19.84
Diler Yatırım Bankası A.Ş.	78	13	8	55	55.38
GSD Yatırım Bankası A.Ş.	75	11	19	45	42.80
İller Bankası	5,712	0	586	4,184	66.44
İMKB Takas ve Saklama Bankası A.Ş.	273	0	87	187	51.76
Merrill Lynch Yatırım Bank A.Ş.	16	4	24	32	72.09
Nurol Yatırım Bankası A.Ş.	123	10	10	35	24.72
Taib Yatırım Bank A.Ş.	16	0	3	11	60.24
Türk Eximbank	1,163	272	550	2,495	125.72
Türkiye Kalkınma Bankası A.Ş.	263	17	193	331	70.05
Türkiye Sınai Kalkınma Bankası A.Ş.	2,434	349	222	749	24.91

Information according to geographical concentration, USD Million

(December 2009)

	According to tFCe of borrowers																								
	Loans granted to retail customers and institutions						Loans granted to banks and other financial institutions						Financial assets*						Other loans**						
	Private sector	Public sector	Banks	Retail customers	Securities representing a share in capital	Total	Private sector	Public sector	Banks	Retail customers	Securities representing a share in capital	Total	Private sector	Public sector	Banks	Retail customers	Securities representing a share in capital	Total	Private sector	Public sector	Banks	Retail customers	Securities representing a share in capital	Total	
<b>Banks</b>																									
<b>Turkish Banking System</b>	143,363	6,601	218	93,051	0	243,233	6,617	991	22,154	0	0	29,762	849	181,044	3,528	0	208	185,628	49,660	3,512	49,892	20,941	6,364	130,369	
<b>Deposit Banks</b>	138,798	6,577	218	92,875	0	238,468	6,119	686	20,704	0	0	27,509	724	178,855	3,501	0	177	183,256	46,019	2,582	48,049	20,941	6,362	123,953	
<b>State-owned Commercial Banks</b>	34,362	2,329	0	29,442	0	66,133	2,802	145	5,813	0	0	8,760	15	74,453	35	0	23	74,526	2,362	603	4,924	2	463	8,354	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,703	558	0	17,642	0	23,903	526	145	2	0	0	673	0	47,713	0	0	16	47,729	128	18	4,003	1	0	4,150	
Türkiye Halk Bankası A.Ş.	15,063	583	0	4,913	0	20,559	712	0	20	0	0	732	8	14,362	0	0	0	14,370	192	124	764	0	0	1,081	
Türkiye Vakıflar Bankası T.A.O.	13,597	1,187	0	6,887	0	21,670	1,564	0	5,791	0	0	7,355	7	12,377	35	0	7	12,426	2,042	461	156	1	463	3,123	
<b>Privately-owned Commercial Banks</b>	80,781	3,810	72	44,061	0	128,724	2,902	21	11,284	0	0	14,207	554	90,543	3,317	0	109	94,523	28,066	1,723	26,570	17,610	5,384	79,352	
Adabank A.Ş.	0	0	0	0	0	0	0	4	0	0	0	4	0	27	0	0	0	27	6	0	0	0	0	6	
Akbank T.A.Ş.	14,455	1,120	0	10,085	0	25,660	945	6	94	0	0	1,045	34	30,326	0	0	3	30,363	11,958	1,136	9,273	8,255	0	30,623	
Alternatif Bank A.Ş.	1,843	0	0	3	0	1,646	178	0	9	0	0	187	0	348	0	0	0	348	0	0	40	0	0	40	
Anadolubank A.Ş.	1,163	0	0	355	0	1,516	0	0	384	0	0	384	0	520	2	0	0	522	817	0	690	136	53	1,696	
Şekerbank T.A.Ş.	2,763	22	0	701	0	3,486	69	0	17	0	0	85	3	1,695	0	0	0	1,699	43	0	38	0	0	81	
Tekstil Bankası A.Ş.	738	0	0	137	0	875	156	0	0	0	0	156	7	145	0	0	0	152	604	0	655	183	7	1,449	
Türkbank A.Ş.	87	0	0	4	0	91	55	0	11	0	0	66	0	50	11	0	0	81	134	0	455	13	0	602	
Türk Ekonomi Bankası A.Ş.	4,424	3	0	1,487	0	5,914	98	11	21	0	0	131	0	1,792	0	0	2	1,793	64	0	313	0	0	376	
Türkiye Garanti Bankası A.Ş.	21,142	843	72	11,382	0	33,438	0	0	10,292	0	0	10,292	399	22,636	934	0	90	24,059	127	54	639	10	695	1,525	
Türkiye İş Bankası A.Ş.	20,271	996	0	10,131	0	31,398	944	0	156	0	0	1,100	62	23,984	2,362	0	9	26,417	13,915	533	11,914	9,000	3,383	38,745	
Yapı ve Kredi Bankası A.Ş.	14,094	826	0	9,776	0	24,697	457	0	300	0	0	757	49	9,019	8	0	5	9,081	397	0	2,552	12	1,246	4,208	
<b>Banks Under Dep.Insur.Fund</b>	7	0	0	1	0	8	0	0	0	0	0	0	0	248	0	0	0	248	144	72	0	0	0	216	
Birleşik Fon Bankası A.Ş.	7	0	0	1	0	8	0	0	0	0	0	0	0	248	0	0	0	248	144	72	0	0	0	216	
<b>Foreign Banks</b>	23,648	438	146	19,371	0	43,603	415	519	3,608	0	0	4,542	155	13,612	149	0	45	13,960	15,447	184	16,556	3,328	515	36,030	
Arap Türk Bankası A.Ş.	214	0	21	0	0	235	0	0	34	0	0	34	5	263	40	0	1	309	159	59	806	0	0	1,024	
Bank Mellat	6	0	0	0	0	6	0	0	147	0	0	147	0	20	0	0	0	20	0	0	65	0	0	65	
Citibank A.Ş.	1,174	0	55	174	0	1,403	0	0	276	0	0	276	0	834	0	0	0	835	624	0	0	0	0	624	
Denizbank A.Ş.	6,030	401	15	3,082	0	9,528	0	0	1,601	0	0	1,601	9	1,966	23	0	3	2,001	8,589	76	5,939	3,277	276	18,156	
Deutsche Bank A.Ş.	37	0	0	0	0	37	0	0	9	0	0	9	0	742	0	0	0	742	0	0	362	0	0	362	
Eurobank Tekfen A.Ş.	862	1	0	15	0	878	13	0	14	0	0	27	0	1,045	0	0	2	1,047	905	0	545	34	90	1,575	
Finans Bank A.Ş.	4,739	0	0	7,870	0	12,609	142	0	32	0	0	174	141	3,564	84	0	0	3,789	239	0	1,047	4	0	1,290	
Fortis Bank A.Ş.	2,666	13	0	1,913	0	4,592	66	20	116	0	0	292	0	1,829	0	0	36	1,866	86	0	0	0	127	214	
Habib Bank Limited	4	0	0	0	0	5	4	33	0	0	0	37	0	7	0	0	0	7	11	0	0	0	0	11	
HSBC Bank A.Ş.	2,620	0	56	3,265	0	5,941	0	391	1,001	0	0	1,392	0	1,266	0	0	1	1,267	563	0	372	6	0	941	
ING Bank A.Ş.	4,436	0	0	2,716	0	7,153	186	0	61	0	0	247	0	1,610	0	0	2	1,613	4,111	0	5,532	0	22	9,664	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	53	1	0	0	54	0	18	489	0	0	507	
Millennium Bank A.Ş.	210	0	0	279	0	489	0	104	70	0	0	175	0	26	0	0	0	26	24	0	683	8	0	714	
Société Générale (SA)	50	0	0	49	0	99	0	4	3	0	0	6	0	73	0	0	0	73	12	31	14	0	0	57	
The Royal Bank of Scotland N.V.	126	0	0	1	0	127	1	0	0	0	0	1	0	76	0	0	0	76	124	0	642	0	0	766	
Turkland Bank A.Ş.	472	0	0	6	0	478	4	0	0	0	0	4	0	120	0	0	0	120	0	0	45	0	0	45	
WestLB AG	0	23	0	1	0	24	0	0	211	0	0	211	0	117	0	0	0	117	0	0	13	0	0	13	
<b>Development and Investment Banks</b>	4,565	24	0	176	0	4,765	498	305	1,449	0	0	2,253	125	2,189	27	0	31	2,372	3,641	930	1,843	0	2	6,416	
Aktif Yatırım Bankası A.Ş.	200	0	0	0	0	201	0	0	55	0	0	55	12	72	0	0	0	84	5	0	18	0	0	23	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	632	7	0	164	0	804	6	0	0	0	0	6	6	64	11	0	0	82	340	6	1,093	0	0	1,438	
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	25	0	0	25	0	0	0	0	0	0	178	0	129	0	0	307	
Diler Yatırım Bankası A.Ş.	38	0	0	0	0	38	19	0	0	0	0	19	1	1	0	0	0	2	36	0	2	0	0	38	
GSD Yatırım Bankası A.Ş.	36	17	0	0	0	53	0	0	0	0	0	0	0	3	0	0	5	8	56	0	13	0	0	68	
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	5	0	0	0	0	5	0	53	0	0	0	53	2,046	0	0	0	0	2,046	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	14	0	0	0	14	0	0	14	0	2	16	
Nurul Yatırım Bankası A.Ş.	64	0	0	0	0	64	0	0	14	0	0	14	0	6	0	0	11	16	145	0	0	0	0	145	
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	1,325	0	0	2	0	1,327	0	305	996	0	0	1,391	9	309	0	0	0	318	580	925	470	0	0	1,975	
Türkiye Kalkınma Bankası A.Ş.	496	0	0	3	0	500	0	0	40	0	0	40	3	137	0	0	0	140	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	1,773	0	0	6	0	1,779	469	0	321	0	0	789	93	1,531	16	0	14	1,654	255	0	104	0	0	359	

\* Financial assets where fair value change is reflected to income statement + Financial assets available for sale + Financial assets held to maturity.

\*\* Includes loans classified under Uniform Accounting Standards -loans except in the first 3 columns- and compliant with Article 48 of the Banking Law.

\*\*\* OECD Countries other than EU countries, USA and Canada

Information according to geographic:

(December 2009)

Banks	According to geographical concentration																											
	Loans granted to retail customers and institutions						Loans granted to banks and other financial institutions						Financial assets*						Other loans**									
	Domestic	EU countries	OECD countries ***	Off-shore banking regions	USA, Canada	Other countries	Total	Domestic	EU countries	OECD countries ***	Off-shore banking regions	USA, Canada	Other countries	Total	Domestic	EU countries	OECD countries ***	Off-shore banking regions	USA, Canada	Other countries	Total	Domestic	EU countries	OECD countries ***	Off-shore banking regions	USA, Canada	Other countries	Total
<b>Turkish Banking System</b>	240,124	1,545	36	385	126	1,017	243,233	20,642	7,149	33	101	1,505	332	29,762	180,659	3,490	2	1,084	193	200	185,628	82,892	36,696	3,066	680	5,557	1,478	130,369
<b>Deposit Banks</b>	235,400	1,545	36	385	126	976	238,468	18,536	7,100	33	66	1,501	273	27,509	178,402	3,411	2	1,068	174	200	183,256	78,269	35,149	3,027	680	5,425	1,404	123,953
<b>State-owned Commercial Banks</b>	65,683	231	4	0	65	150	66,133	7,159	800	3	0	773	25	8,760	74,230	107	0	0	98	91	74,526	2,789	3,816	217	0	1,136	397	8,354
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	23,623	142	0	0	36	103	23,903	635	25	0	13	0	0	673	47,482	91	0	0	67	89	47,729	177	2,640	103	0	1,080	150	4,150
Türkiye Halk Bankası A.Ş.	20,418	89	4	0	0	47	20,559	712	0	0	0	0	20	732	14,364	5	0	0	0	1	14,370	248	782	4	0	32	14	1,081
Türkiye Vakıflar Bankası T.A.O.	21,642	0	0	0	29	0	21,670	5,813	775	3	0	759	5	7,355	12,384	11	0	0	31	0	12,426	2,363	394	110	0	23	233	3,123
<b>Privately-owned Commercial Banks</b>	126,896	1,044	30	68	11	676	128,724	8,476	5,187	12	65	384	83	14,207	90,939	3,243	2	174	64	100	94,523	53,621	20,424	1,667	133	3,054	452	79,352
Adabank A.Ş.	0	0	0	0	0	0	0	4	0	0	0	0	0	4	27	0	0	0	0	0	27	6	0	0	0	0	0	6
Akbank T.A.Ş.	25,178	295	0	0	0	186	25,660	935	110	0	0	0	0	1,045	30,363	0	0	0	0	0	30,363	20,620	9,180	321	0	498	3	30,623
Alternatif Bank A.Ş.	1,634	0	0	0	12	1,646	1,687	0	0	0	0	0	0	187	348	0	0	0	0	0	348	12	18	0	0	10	0	40
Anadolubank A.Ş.	1,518	0	0	0	0	1,518	359	7	0	17	0	0	0	384	520	0	2	0	0	0	522	965	673	2	4	25	27	1,696
Şekerbank T.A.Ş.	3,485	0	0	0	0	3,486	69	0	0	0	0	17	85	1,699	0	0	0	0	0	0	1,699	38	14	3	8	18	0	81
Tekstil Bankası A.Ş.	875	0	0	0	0	875	156	0	0	0	0	0	0	156	145	7	0	0	0	0	152	940	328	5	89	80	8	1,449
Türkish Bank A.Ş.	84	4	0	3	1	0	91	54	11	0	0	0	1	66	50	3	0	0	0	8	61	551	41	0	9	1	0	602
Türk Ekonomi Bankası A.Ş.	5,842	30	0	12	3	27	5,914	108	0	0	22	0	0	131	1,791	0	0	1	2	0	1,793	234	88	3	23	28	1	376
Türkiye Garanti Bankası A.Ş.	32,808	527	12	51	6	35	33,438	5,006	4,810	11	43	366	56	10,292	22,926	846	0	154	51	83	24,059	716	679	0	0	78	52	1,525
Türkiye İş Bankası A.Ş.	30,988	58	0	0	0	352	31,398	848	247	0	0	0	5	1,100	24,028	2,379	0	0	10	26,417	26,587	8,287	1,327	0	2,188	357	38,745	
Yapı ve Kredi Bankası A.Ş.	24,484	129	18	2	0	63	24,697	749	2	0	0	0	5	757	9,043	8	0	19	11	0	9,081	2,952	1,116	6	0	129	6	4,208
<b>Banks Under Dep.Insur.Fund</b>	8	0	0	0	0	0	8	0	0	0	0	0	0	0	248	0	0	0	0	0	248	215	1	0	0	0	0	216
Birleşik Fon Bankası A.Ş.	8	0	0	0	0	0	8	0	0	0	0	0	0	0	248	0	0	0	0	0	248	215	1	0	0	0	0	216
<b>Foreign Banks</b>	42,813	271	2	317	50	150	43,603	2,901	1,113	18	0	345	165	4,542	12,985	61	0	894	11	9	13,960	21,645	10,908	1,142	546	1,235	554	36,030
Arap Türk Bankası A.Ş.	219	0	0	0	0	17	235	32	1	0	0	0	1	34	268	35	0	5	0	1	309	700	75	1	0	0	249	1,024
Bank Mellat	6	0	0	0	0	0	6	0	0	0	0	0	147	147	20	0	0	0	0	0	20	51	11	1	0	0	2	65
Citibank A.Ş.	1,317	30	0	0	36	19	1,403	210	7	5	0	54	0	276	829	0	0	0	5	60	835	448	72	5	0	83	17	624
Denizbank A.Ş.	9,393	94	2	2	12	25	9,528	1,288	266	6	0	40	0	1,601	1,969	23	0	0	5	3	2,001	12,277	3,504	1,093	179	1,012	92	18,156
Deutsche Bank A.Ş.	37	0	0	0	0	0	37	0	0	0	0	0	9	9	742	0	0	0	0	0	742	343	0	0	0	19	0	362
Eurobank Tefen A.Ş.	875	4	0	0	0	0	878	27	0	0	0	0	0	27	1,047	0	0	0	0	0	1,047	1,078	494	0	0	1	1	1,575
Finans Bank A.Ş.	12,294	0	0	315	0	0	12,609	174	0	0	0	0	0	174	2,900	0	0	889	0	0	3,789	1,002	0	0	288	0	0	1,290
Fortis Bank A.Ş.	4,590	2	0	0	0	0	4,592	154	35	6	0	6	1	202	1,863	2	0	0	1	0	1,866	120	90	0	0	4	0	214
Habib Bank Limited	5	0	0	0	0	0	5	35	0	1	0	0	37	7	0	0	0	0	0	7	0	10	0	0	0	1	11	0
HSBC Bank A.Ş.	5,868	60	0	0	13	5,941	391	767	0	0	234	0	0	1,382	1,262	0	0	0	0	5	1,267	564	226	4	75	2	70	941
ING Bank A.Ş.	7,007	67	0	0	1	77	7,153	245	1	0	0	0	1	247	1,613	0	0	0	0	0	1,613	4,205	5,274	16	5	74	89	9,664
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	1	0	0	0	0	54	76	386	20	0	25	0	507
Millennium Bank A.Ş.	489	0	0	0	0	0	489	168	0	0	0	2	5	175	26	0	0	0	0	0	26	70	644	0	0	0	0	714
Société Générale (SA)	85	14	0	0	0	0	99	4	1	0	0	0	2	6	73	0	0	0	0	0	73	37	18	0	0	0	2	57
The Royal Bank of Scotland N.V.	127	0	0	0	0	0	127	1	0	0	0	0	0	1	76	0	0	0	0	0	76	628	102	0	0	4	32	766
Turkland Bank A.Ş.	478	0	0	0	0	0	478	4	0	0	0	0	0	4	120	0	0	0	0	0	120	33	2	1	0	9	0	45
WestLB AG	24	0	0	0	0	0	24	168	34	0	0	9	0	211	117	0	0	0	0	0	117	4	10	0	0	0	0	13
<b>Development and Investment Banks</b>	4,725	0	0	0	0	40	4,765	2,106	49	0	36	3	59	2,253	2,257	79	0	17	19	0	2,372	4,623	1,548	39	0	132	74	6,416
Aktif Yatırım Bankası A.Ş.	169	0	0	0	32	0	201	46	7	0	0	2	0	55	84	0	0	0	0	0	84	23	0	0	0	0	0	23
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	795	0	0	0	0	8	804	6	0	0	0	0	0	6	71	10	0	0	1	0	82	267	1,010	15	0	84	63	1,438
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	24	0	0	1	0	25	0	0	0	0	0	0	0	179	127	0	0	0	2	307
Diler Yatırım Bankası A.Ş.	38	0	0	0	0	0	38	19	0	0	0	0	0	19	1	0	0	0	1	0	2	38	0	0	0	0	0	38
GSD Yatırım Bankası A.Ş.	53	0	0	0	0	0	53	0	0	0	0	0	0	0	8	0	0	0	0	0	8	63	5	0	0	0	0	68
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	5	0	0	0	0	0	5	53	0	0	0	0	0	53	2,038	2	0	0	6	0	2,046
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0	0	14	16	0	0	0	0	0	16
Nurul Yatırım Bankası A.Ş.	64	0	0	0	0	0	64	2	11	0	0	1	0	14	10	6	0	0	0	0	16	142	0	0	0	2	0	145
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	1,327	0	0	0	0	0	1,327	1,242	0	0	0	0	59	1,301	318	0	0	0	0	0	318	1,517	389	23	0	37	9	1,875
Türkiye Kalkınma Bankası A.Ş.	500	0	0	0	0	0	500	40	0	0	0	0	0	40	140	0	0	0	0	0	140	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,779	0	0	0	0	0	1,779	747	7	0	36	0	0	789	1,557	62	0	17	17	0	1,654	340	15	1	0	2	0	359

\* Financial assets where fair value change is reflected to Inc

\*\* Includes loans classified under Uniform Accounting Stans

\*\*\* OECD Countries other than EU countries, USA and Can

**Information according to geographical concentration, USD Million**  
(December 2009)

Banks	Assets									Liabilities								
	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	Inv.and assoc. subsidi. and joint vent. (b. partners)	Un-allocated assets / liabilities **	Total	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	Inv.and assoc. subsidi. and joint vent. (b. partners)	Un-allocated assets / liabilities **	Total
<b>Turkish Banking System</b>	492,382	21,976	728	1,914	4,290	2,256	2,421	73	526,040	407,284	52,782	3,548	4,465	10,445	4,542	0	2,230	485,295
<b>Deposit Banks</b>	480,826	21,378	704	1,862	4,226	2,158	2,329	1	513,483	400,407	49,728	3,450	4,409	9,053	4,455	0	1,788	473,289
<b>State-owned Commercial Banks</b>	162,418	1,799	11	0	2,023	657	463	0	167,370	147,120	6,742	61	35	1,336	1,947	0	0	157,240
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	81,289	446	0	0	1,202	310	0	0	83,247	74,833	444	0	0	1,200	289	0	0	76,766
Türkiye Halk Bankası A.Ş.	39,690	515	8	0	0	342	0	0	40,555	33,770	1,928	26	0	15	1,167	0	0	36,906
Türkiye Vakıflar Bankası T.A.O.	41,439	837	3	0	820	5	463	0	43,567	38,517	4,369	35	35	121	490	0	0	43,567
<b>Privately-owned Commercial Banks</b>	251,113	17,325	663	363	1,709	1,132	1,866	0	274,170	205,458	32,276	3,309	891	7,190	1,875	0	0	250,999
Adabank A.Ş.	34	0	0	0	0	0	0	0	34	34	0	0	0	0	0	0	0	34
Akbank T.A.Ş.	60,765	2,047	6	2	359	187	620	0	63,986	45,886	6,006	2,124	0	368	157	0	0	54,541
Alternatif Bank A.Ş.	2,383	19	0	0	10	12	0	0	2,423	2,028	51	11	0	57	0	0	0	2,148
Anadolubank A.Ş.	2,506	46	1	4	17	0	0	0	2,574	1,889	182	34	0	45	0	0	0	2,150
Şekerbank T.A.Ş.	5,917	14	3	9	18	17	0	0	5,978	5,002	61	0	5	111	1	0	0	5,181
Tekstil Bankası A.Ş.	1,412	13	1	0	1	0	0	0	1,427	1,326	76	1	1	18	3	0	0	1,425
Turkish Bank A.Ş.	631	21	0	11	1	9	0	0	672	556	28	0	89	0	15	0	0	689
Türk Ekonomi Bankası A.Ş.	9,760	104	5	66	60	28	0	0	10,023	7,371	636	37	492	268	215	0	0	9,019
Türkiye Garanti Bankası A.Ş.	63,030	6,880	23	250	501	225	0	0	70,908	55,291	9,687	346	293	5,164	127	0	0	70,908
Türkiye İş Bankası A.Ş.	64,032	6,931	600	0	596	576	0	0	72,736	54,665	10,078	242	0	853	1,216	0	0	67,054
Yapı ve Kredi Bankası A.Ş.	40,643	1,250	25	21	144	78	1,246	0	43,408	31,409	5,471	513	10	305	140	0	0	37,849
<b>Banks Under Dep.Insur.Fund</b>	541	1	0	0	0	0	0	0	542	117	0	0	0	0	0	0	0	117
Birleşik Fon Bankası A.Ş.	541	1	0	0	0	0	0	0	542	117	0	0	0	0	0	0	0	117
<b>Foreign Banks</b>	66,754	2,255	30	1,499	494	369	0	1	71,401	47,712	10,710	79	3,484	528	633	0	1,788	64,934
Arap Türk Bankası A.Ş.	568	36	0	5	0	18	0	0	627	146	2	0	0	1	311	0	0	460
Bank Mellat	105	11	1	0	0	149	0	0	266	15	0	0	0	0	201	0	0	216
Citibank A.Ş.	3,120	57	6	0	77	19	0	0	3,280	2,351	288	14	0	22	31	0	0	2,707
Denizbank A.Ş.	13,330	544	11	8	61	28	0	0	13,982	9,897	3,817	7	93	57	28	0	0	13,900
Deutsche Bank A.Ş.	1,231	25	0	0	19	9	0	0	1,284	383	598	8	0	18	0	0	277	1,284
Eurobank Tekfen A.Ş.	2,129	344	0	0	1	0	0	0	2,474	1,584	708	0	0	4	0	0	0	2,296
Finans Bank A.Ş.	18,062	0	0	1,485	0	0	0	0	19,548	14,122	0	0	3,151	0	0	0	0	17,273
Fortis Bank A.Ş.	7,265	55	6	0	11	1	0	0	7,339	4,388	1,863	0	0	11	0	0	0	6,262
Habib Bank Limited	47	0	0	0	1	0	0	1	49	16	0	0	0	0	6	0	0	22
HSBC Bank A.Ş.	8,165	835	0	0	234	54	0	0	9,288	5,927	1,029	43	237	397	2	0	1,511	9,146
ING Bank A.Ş.	9,881	179	4	0	69	85	0	0	10,218	6,952	1,921	4	2	17	35	0	0	8,931
JPMorgan Chase Bank N.A.	61	73	0	0	0	0	0	0	134	13	4	1	0	2	0	0	0	19
Millennium Bank A.Ş.	713	0	0	0	2	5	0	0	720	585	145	0	0	1	1	0	0	732
Société Générale (SA)	213	27	0	0	0	2	0	0	242	85	142	1	0	0	0	0	0	227
The Royal Bank of Scotland N.V.	782	22	0	0	1	0	0	0	805	527	34	1	0	1	1	0	0	564
Turkland Bank A.Ş.	757	2	1	0	10	0	0	0	769	559	52	0	0	1	12	0	0	625
WestLB AG	321	44	0	0	9	0	0	0	374	161	109	0	0	0	0	0	0	270
<b>Development and Investment Banks</b>	11,555	598	25	53	64	99	92	72	12,557	6,877	3,055	98	56	1,392	87	0	441	12,005
Aktif Yatırım Bankası A.Ş.	324	7	0	0	2	32	0	0	364	232	30	0	0	0	11	0	0	274
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	973	14	0	0	1	8	76	0	1,073	140	567	0	0	7	58	0	0	773
Credit Agricole Yatırım Bankası Türk A.Ş.	17	26	0	0	1	0	0	0	43	7	0	0	0	0	0	0	0	8
Diler Yatırım Bankası A.Ş.	62	0	0	0	1	0	0	0	63	61	0	0	0	0	3	0	0	63
GSD Yatırım Bankası A.Ş.	84	0	0	0	0	0	5	1	69	22	0	0	0	2	0	0	46	69
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	991	8	0	0	0	0	0	0	999	814	0	0	0	0	0	0	0	814
Merrill Lynch Yatırım Bank A.Ş.	106	0	0	0	0	0	0	30	137	7	84	0	0	0	0	43	0	134
Nurol Yatırım Bankası A.Ş.	97	17	0	0	3	0	0	0	117	103	14	0	0	0	0	0	0	117
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	3,855	389	23	0	37	59	0	0	4,362	3,608	625	72	0	58	0	0	0	4,362
Türkiye Kalkınma Bankası A.Ş.	760	53	0	0	0	0	11	42	865	213	236	0	0	50	14	352	865	0
Türkiye Sınai Kalkınma Bankası A.Ş.	4,308	84	1	53	18	0	0	0	4,464	1,670	1,499	26	56	1,274	0	0	0	4,525

\* \* OECD Countries other than EU countries, USA and Canada.

\*\* Unallocated assets / liabilities which could not be distributed according to a standart method.

## Information according to geographic

(December 2009)

Banks	Non-cash loans								Fixed capital expenditures								Net profit							
	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	Inv.and assoc. subsidi. and joint vent. (b. partners)	Total	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	Inv.and assoc. subsidi. and joint vent. (b. partners)	Total	Domestic	Euro-pean Union countries	OECD countries *	Off-shore banking regions	USA, Canada	Other countries	Inv.and assoc. subsidi. and joint vent. (b. partners)	Total
<b>Turkish Banking System</b>	69,515	2,932	676	114	739	1,925	0	75,902	1,110	234	0	3	0	89	4,477	5,912	12,792	63	0	-15	2	18	5	12,866
<b>Deposit Banks</b>	66,388	2,816	661	114	739	1,834	0	72,553	924	226	0	3	0	18	4,450	5,620	12,365	66	0	-22	2	19	0	12,432
<b>State-owned Commercial Banks</b>	14,751	502	113	0	253	466	0	16,085	148	133	0	0	0	0	481	762	4,291	-2	0	0	2	8	0	4,299
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,468	24	0	0	212	3	0	3,707	0	0	0	0	0	0	481	481	2,353	-2	0	0	2	8	0	2,361
Türkiye Halk Bankası A.Ş.	6,181	68	3	0	8	2	0	6,263	90	133	0	0	0	0	0	224	1,097	0	0	0	0	0	0	1,097
Türkiye Vakıflar Bankası T.A.O.	5,101	410	110	0	32	461	0	6,115	57	0	0	0	0	0	0	57	841	0	0	0	0	0	0	841
<b>Privately-owned Commercial Banks</b>	37,769	1,445	522	33	394	779	0	40,941	439	28	0	1	0	0	3,519	3,988	6,585	71	0	40	0	11	0	6,707
Adabank A.Ş.	12	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
Akbank T.A.Ş.	5,215	0	0	0	0	0	0	5,215	96	0	0	0	0	0	0	96	1,479	0	0	354	0	0	0	1,833
Alternatif Bank A.Ş.	1,058	0	0	0	0	0	0	1,058	0	0	0	0	0	0	17	17	41	0	0	0	0	0	0	41
Anadolubank A.Ş.	546	3	9	0	0	27	0	584	5	0	0	0	0	0	0	5	81	0	0	0	0	0	0	81
Şekerbank T.A.Ş.	1,750	26	0	0	0	223	0	1,999	0	0	0	0	0	0	43	43	103	0	0	0	0	0	0	103
Tekstil Bankası A.Ş.	500	0	0	4	2	0	0	506	5	0	0	1	0	0	0	7	9	0	0	0	0	0	0	9
Turkish Bank A.Ş.	125	2	0	1	0	0	0	128	17	0	0	0	0	0	0	17	1	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	2,275	8	0	7	0	15	0	2,305	0	0	0	0	0	0	105	105	141	0	0	0	0	0	0	141
Türkiye Garanti Bankası A.Ş.	8,423	740	259	14	289	147	0	9,872	178	0	0	0	0	0	0	178	1,922	67	0	3	0	0	0	1,992
Türkiye İş Bankası A.Ş.	8,052	139	56	0	19	139	0	8,405	8	28	0	0	0	0	3,355	3,391	1,898	4	0	-317	0	11	0	1,595
Yapı ve Kredi Bankası A.Ş.	9,813	526	198	7	84	228	0	10,856	129	0	0	0	0	0	0	129	911	0	0	0	0	0	0	911
<b>Banks Under Dep.Insur.Fund</b>	122	0	0	0	0	0	0	122	0	0	0	0	0	0	0	0	37	0	0	0	0	0	0	37
Birleşik Fon Bankası A.Ş.	122	0	0	0	0	0	0	122	0	0	0	0	0	0	0	0	37	0	0	0	0	0	0	37
<b>Foreign Banks</b>	13,747	869	26	81	93	590	0	15,406	337	64	0	2	0	17	450	870	1,452	-1	0	-62	0	1	0	1,390
Arap Türk Bankası A.Ş.	563	8	1	0	0	214	0	787	0	0	0	0	0	0	22	22	17	0	0	0	0	0	0	17
Bank Mellat	12	0	0	0	0	12	0	24	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	12
Citibank A.Ş.	412	50	5	0	82	17	0	566	0	0	0	0	0	0	0	0	51	0	0	0	0	0	0	51
Denizbank A.Ş.	3,250	56	5	1	4	75	0	3,390	192	64	0	2	0	17	0	276	321	0	0	37	0	0	0	358
Deutsche Bank A.Ş.	80	49	1	0	0	37	0	167	0	0	0	0	0	0	0	0	80	-9	0	0	0	0	0	71
Eurobank Tekfen A.Ş.	743	4	0	0	1	1	0	750	29	0	0	0	0	0	90	119	15	0	0	0	0	0	0	15
Finans Bank A.Ş.	3,490	0	0	0	0	0	0	3,490	0	0	0	0	0	0	164	164	437	0	0	0	0	0	0	437
Fortis Bank A.Ş.	1,506	263	2	0	1	26	0	1,797	114	0	0	0	0	0	127	241	75	0	0	0	0	0	0	75
Habib Bank Limited	9	0	0	0	0	1	0	11	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2
HSBC Bank A.Ş.	564	226	4	75	2	70	0	941	0	0	0	0	0	0	24	24	157	8	0	0	0	0	0	166
ING Bank A.Ş.	2,479	42	7	5	0	82	0	2,615	2	0	0	0	0	0	22	24	224	0	0	-99	0	1	0	125
JPMorgan Chase Bank N.A.	6	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	15
Millennium Bank A.Ş.	18	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	-12	0	0	0	0	0	0	-12
Société Générale (SA)	25	88	2	0	0	21	0	136	0	0	0	0	0	0	0	0	-11	0	0	0	0	0	0	-11
The Royal Bank of Scotland N.V.	108	80	0	0	3	32	0	223	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	47
Turkland Bank A.Ş.	473	2	0	0	0	3	0	477	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2
WestLB AG	7	1	0	0	0	0	0	8	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	20
<b>Development and Investment Banks</b>	3,127	115	15	0	0	91	0	3,349	186	8	0	0	0	71	27	293	427	-4	0	7	0	-1	5	434
Aktif Yatırım Bankası A.Ş.	309	0	0	0	0	26	0	335	0	0	0	0	0	0	17	17	6	0	0	0	0	0	0	6
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	254	0	15	0	0	63	0	333	4	0	0	0	0	71	0	76	18	0	0	0	0	0	0	18
Credit Agricole Yatırım Bankası Türk A.Ş.	177	115	0	0	0	2	0	294	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	6
Diler Yatırım Bankası A.Ş.	35	0	0	0	0	0	0	35	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	5
GSD Yatırım Bankası A.Ş.	41	0	0	0	0	0	0	42	0	0	0	0	0	0	5	5	2	0	0	0	0	0	0	2
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	1,114	0	0	0	0	0	0	1,114	0	0	0	0	0	0	3	4	25	0	0	0	0	0	0	25
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	5	5
Nurol Yatırım Bankası A.Ş.	141	0	0	0	0	0	0	141	4	6	0	0	0	0	0	11	2	0	0	0	0	0	0	2
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	566	0	0	0	0	0	0	566	0	0	0	0	0	0	0	0	230	0	0	0	0	0	0	230
Türkiye Kalkınma Bankası A.Ş.	7	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	22	-4	0	0	0	-1	0	17
Türkiye Sınai Kalkınma Bankası A.Ş.	482	0	0	0	0	0	0	482	177	2	0	0	0	0	0	179	110	0	0	7	0	0	0	118

\*\* OECD Countries other than EU countries, USA and Canada

\*\* Unallocated assets / liabilities which could not be distributed

**Sector concentrations for cash loans, USD Million**

(December 2009)

Banks	Agricultural						Manufacturing						Construction	
	Farming and raising livestock		Forestry		Fishing		Mining		Production		Electric, gas and water			
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC
Turkish Banking System	9,933	403	237	79	159	80	1,463	1,456	24,209	24,216	975	5,638	7,520	5,942
Deposit Banks	9,927	389	237	79	159	80	1,451	1,433	23,578	23,117	659	4,947	7,412	5,441
State-owned Commercial Banks	7,411	85	46	1	98	40	373	253	5,218	6,272	115	657	1,940	719
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,793	18	0	0	86	0	168	51	948	756	6	0	661	10
Türkiye Halk Bankası A.Ş.	562	24	5	0	6	6	58	49	2,548	3,068	52	341	650	112
Türkiye Vakıflar Bankası T.A.O.	57	43	41	1	6	34	147	153	1,722	2,447	57	316	629	597
Privately-owned Commercial Banks	1,420	213	134	17	44	25	700	916	14,037	14,137	437	3,995	4,001	4,081
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	77	4	15	2	0	0	24	17	1,864	2,874	29	746	598	1,792
Alternatif Bank A.Ş.	25	14	1	0	1	0	26	9	450	208	20	6	210	8
Anadolubank A.Ş.	68	8	10	0	1	0	16	1	470	80	3	5	105	1
Şekerbank T.A.Ş.	194	1	1	0	2	0	42	29	569	186	2	3	386	105
Tekstil Bankası A.Ş.	11	9	1	0	0	0	3	1	191	60	52	1	101	33
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	16	6	0	0	5	5
Türk Ekonomi Bankası A.Ş.	137	36	17	10	7	1	126	43	1,680	919	30	37	221	44
Türkiye Garanti Bankası A.Ş.	164	37	7	0	5	4	69	138	2,302	3,501	102	1,409	738	694
Türkiye İş Bankası A.Ş.	355	9	47	1	17	4	339	207	3,467	3,037	113	885	986	670
Yapı ve Kredi Bankası A.Ş.	390	96	36	3	12	17	55	472	3,027	3,266	85	903	652	730
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	1,096	92	57	62	17	15	378	264	4,323	2,708	107	295	1,472	640
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	10	0	0	0	0	18	30
Bank Mellat	0	0	0	0	0	0	0	0	0	59	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	2	1	199	166	0	1	16	3
Denizbank A.Ş.	922	53	1	0	2	0	204	206	311	476	15	71	450	340
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	26	5	0	0	0	0
Eurobank Tekfen A.Ş.	14	5	3	0	1	5	9	4	302	79	9	2	76	12
Finans Bank A.Ş.	24	12	37	61	5	4	23	17	481	539	18	5	183	82
Fortis Bank A.Ş.	48	7	2	0	2	0	6	1	713	393	15	26	206	33
Habib Bank Limited	0	0	0	0	0	0	0	0	1	1	0	0	0	0
HSBC Bank A.Ş.	23	3	5	0	2	0	36	1	1,109	375	17	0	75	59
ING Bank A.Ş.	59	8	9	0	6	6	60	23	905	494	33	188	353	82
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	5	0	71	18	0	0	46	0
Société Générale (SA)	0	0	0	0	0	0	0	0	8	14	0	0	0	0
The Royal Bank of Scotland N.V.	0	3	0	0	0	0	0	0	34	39	0	0	4	0
Turkland Bank A.Ş.	5	0	1	0	0	0	35	2	163	52	0	0	47	0
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	6	14	0	0	0	0	12	23	631	1,099	316	691	107	501
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	36	6	1	0	23	21
BankPozitif Kredi ve Kalkınma Bankası A.	1	0	0	0	0	0	4	4	45	81	49	20	68	18
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	31	6	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	8	0	0	0	4	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	5	0	0	31	5	10
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	2	9	0	0	0	0	0	19	232	614	0	0	0	356
Türkiye Kalkınma Bankası A.Ş.	3	4	0	0	0	0	0	0	24	61	1	187	5	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	1	0	0	0	0	6	0	249	330	264	453	3	95

## Sector concentrations for cash loans:

(December 2009)

Banks	Services																Other		Total		
	Wholesale and retail trade		Hotel, food and beverage services		Transportation and telecommunication		Financial institutions		Real estate and renting services		Self-employment services		Education services		Health and social services						
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	Total
Turkish Banking System	19,077	7,417	1,791	3,773	5,969	7,577	6,933	4,298	2,108	1,492	988	211	463	222	2,324	1,464	96,073	6,894	180,223	71,161	251,384
Deposit Banks	19,054	7,367	1,587	3,551	5,882	7,425	5,721	3,272	2,051	1,446	978	211	441	216	2,292	1,426	95,856	6,829	177,285	67,228	244,513
State-owned Commercial Banks	5,621	1,900	319	880	2,172	775	2,268	1,053	992	675	90	0	105	34	789	413	27,167	867	54,723	14,624	69,347
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	621	35	61	0	367	24	503	30	6	0	5	0	14	0	571	285	12,383	173	23,193	1,383	24,576
Türkiye Halk Bankası A.Ş.	3,030	526	164	384	999	161	724	488	964	628	85	0	53	26	122	91	5,622	67	15,644	5,972	21,615
Türkiye Vakıflar Bankası T.A.O.	1,970	1,339	94	496	806	590	1,040	534	22	47	0	0	38	8	95	37	9,163	627	15,886	7,269	23,155
Privately-owned Commercial Banks	9,776	4,736	862	2,074	3,042	5,870	2,752	1,798	822	738	588	172	245	144	1,274	891	46,157	5,524	86,291	45,331	131,622
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,573	1,244	165	580	225	789	307	739	11	14	11	44	37	7	507	512	10,712	1,186	16,156	10,548	26,705
Alternatif Bank A.Ş.	159	4	20	21	122	2	179	0	1	0	103	5	0	0	5	0	163	24	1,484	300	1,784
Anadolubank A.Ş.	193	6	4	0	29	8	104	10	2	0	41	1	3	0	38	0	414	2	1,502	122	1,624
Şekerbank T.A.Ş.	503	23	37	9	107	12	150	33	159	1	0	0	16	0	158	17	823	3	3,150	422	3,572
Tekstil Bankası A.Ş.	137	22	5	14	34	2	156	0	0	0	9	0	1	0	7	0	178	2	886	145	1,032
Turkish Bank A.Ş.	4	1	6	13	5	8	43	32	2	0	0	0	0	0	0	0	6	1	88	65	153
Türk Ekonomi Bankası A.Ş.	200	26	60	45	160	66	148	16	77	52	59	1	7	0	56	11	1,597	32	4,582	1,336	5,918
Türkiye Garanti Bankası A.Ş.	2,158	2,196	164	806	372	2,236	365	490	38	259	0	0	52	19	127	267	12,268	2,165	18,932	14,220	33,153
Türkiye İş Bankası A.Ş.	3,886	985	261	168	1,616	1,412	695	328	378	355	365	122	104	116	204	51	10,321	996	23,153	9,345	32,498
Yapı ve Kredi Bankası A.Ş.	962	229	138	418	371	1,335	606	151	153	58	0	0	24	2	171	33	9,677	1,113	16,358	8,826	25,183
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	1
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	1
Foreign Banks	3,657	731	406	597	668	780	701	422	236	32	300	39	91	38	229	122	22,531	438	36,270	7,273	43,543
Arap Türk Bankası A.Ş.	17	32	0	0	0	0	102	27	0	0	0	0	0	0	0	0	0	0	136	99	235
Bank Mellat	0	33	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0	15	0	152	153
Citibank A.Ş.	78	43	5	0	14	31	46	19	11	1	0	0	0	0	0	0	700	45	1,071	311	1,382
Denizbank A.Ş.	705	218	166	205	160	360	140	49	5	27	0	0	61	38	106	108	3,619	313	6,868	2,463	9,331
Deutsche Bank A.Ş.	0	0	0	0	6	0	0	9	0	0	0	0	0	0	0	0	0	0	32	15	46
Eurobank Tekfen A.Ş.	108	11	16	95	13	9	18	15	9	2	0	0	2	0	15	0	21	0	617	239	856
Finans Bank A.Ş.	564	254	18	136	53	180	126	32	26	0	31	10	10	0	19	6	9,792	34	11,410	1,373	12,783
Fortis Bank A.Ş.	584	35	48	7	96	24	18	65	30	1	65	10	5	0	31	0	2,054	4	3,920	606	4,526
Habib Bank Limited	2	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	7	1	7
HSBC Bank A.Ş.	502	45	34	12	45	65	37	7	2	0	74	12	3	0	27	6	3,151	22	5,141	606	5,747
ING Bank A.Ş.	1,025	57	81	108	250	39	203	149	140	2	119	7	9	0	23	1	2,822	2	6,097	1,165	7,262
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	7	1	13	0	12	0	3	0	2	0	7	1	1	0	8	0	283	0	459	20	479
Société Générale (SA)	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	75	3	83	20	103
The Royal Bank of Scotland N.V.	1	0	13	0	9	23	1	0	0	0	0	0	0	0	0	0	1	0	62	65	127
Turkland Bank A.Ş.	63	1	13	34	10	26	4	0	11	0	3	0	0	0	2	0	11	0	366	115	482
WestLB AG	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0	0	1	0	1	23	24
Development and Investment Banks	23	50	204	223	88	152	1,212	1,026	57	46	10	0	22	6	32	38	217	65	2,938	3,933	6,871
Aktif Yatırım Bankası A.Ş.	2	1	0	0	20	11	42	0	0	0	0	0	0	0	6	0	30	0	162	39	201
BankPozitif Kredi ve Kalkınma Bankası A.	13	20	77	95	5	1	6	20	53	10	0	0	0	0	5	0	170	10	497	280	777
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	52	6	57
GSD Yatırım Bankası A.Ş.	5	0	0	0	13	1	16	0	1	0	0	0	0	0	0	0	2	0	50	1	51
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	5	0	5
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	1	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	41	63
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	23	0	2	4	14	656	644	0	0	0	0	0	0	0	0	3	49	898	1,730	2,628
Türkiye Kalkınma Bankası A.Ş.	0	0	71	78	0	0	11	29	0	0	0	0	7	3	19	13	3	0	144	377	521
Türkiye Sınai Kalkınma Bankası A.Ş.	1	6	46	47	45	126	457	332	3	36	10	0	14	3	2	24	8	6	1,109	1,459	2,568



Average market risk calculated as of the end of months in the related period, USD Million

(December 2009)

Banks	Average							Maximum							Minimum						
	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Amount subject to total risk	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Amount subject to total risk	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Amount subject to total risk
<b>Turkish Banking System</b>	3,870	307	603	0	0	203	12,151	5,086	535	1,028	1	0	412	16,817	2,750	176	265	0	0	77	8,458
<b>Deposit Banks</b>	3,574	272	561	0	0	202	11,545	4,704	486	950	1	0	412	16,035	2,544	168	239	0	0	77	8,029
<b>State-owned Commercial Banks</b>	164	4	32	0	0	6	2,192	250	5	51	1	0	20	3,395	92	4	16	0	0	0	1,336
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	74	2	19	0	0	0	1,183	120	3	25	1	0	0	1,778	40	2	12	0	0	0	826
Türkiye Halk Bankası A.Ş.	28	1	4	0	0	0	33	40	1	8	0	0	0	50	16	1	1	0	0	0	18
Türkiye Vakıflar Bankası T.A.O.	62	0	9	0	0	6	977	89	1	18	0	0	20	1,568	36	0	4	0	0	0	492
<b>Privately-owned Commercial Banks</b>	2,414	133	254	0	0	166	7,396	3,251	185	489	0	0	327	9,906	1,714	85	42	0	0	73	5,348
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	93	1	23	0	0	0	117	156	1	17	0	0	0	174	62	0	15	0	0	0	78
Alternatif Bank A.Ş.	1	0	1	0	0	0	2	1	0	2	0	1	4	0	0	0	1	0	0	0	1
Anadolubank A.Ş.	4	0	2	0	0	0	72	5	0	4	0	0	0	121	3	0	1	0	0	0	40
Şekerbank T.A.Ş.	5	0	4	0	0	0	117	6	0	8	0	0	0	176	4	0	1	0	0	0	66
Tekstil Bankası A.Ş.	1	0	2	0	0	0	38	2	0	4	0	0	0	69	1	0	0	0	0	0	9
Turkish Bank A.Ş.	0	0	0	0	0	0	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	11	0	5	0	0	2	233	14	0	11	0	8	307	7	0	3	0	0	0	0	184
Türkiye Garanti Bankası A.Ş.	2,045	124	130	0	0	163	2,462	2,746	174	333	0	0	317	3,571	1,387	79	4	0	0	73	1,542
Türkiye İş Bankası A.Ş.	223	5	83	0	0	0	3,893	265	5	109	0	0	0	4,728	235	5	18	0	0	0	3,226
Yapı ve Kredi Bankası A.Ş.	30	3	3	0	0	0	462	55	4	2	0	0	0	755	15	1	0	0	0	0	201
<b>Banks Under Dep.Insur.Fund</b>	29	0	76	0	0	0	105	40	0	84	0	0	0	124	17	0	72	0	0	0	89
Birleşik Fon Bankası A.Ş.	29	0	76	0	0	0	105	40	0	84	0	0	0	124	17	0	72	0	0	0	89
<b>Foreign Banks</b>	966	135	199	0	0	31	1,852	1,163	296	326	0	0	65	2,610	721	79	108	0	0	4	1,255
Arap Türk Bankası A.Ş.	11	0	50	0	0	0	61	21	0	86	0	0	0	108	4	0	33	0	0	0	37
Bank Mellat	0	0	1	0	0	0	1	0	0	1	0	0	0	1	0	0	1	0	0	0	1
Citibank A.Ş.	5	0	4	0	0	0	9	8	0	6	0	0	0	14	2	0	2	0	0	0	4
Denizbank A.Ş.	18	0	7	0	0	0	304	21	1	12	0	0	0	379	15	0	2	0	0	0	225
Deutsche Bank A.Ş.	7	0	1	0	0	0	94	11	0	0	0	0	0	147	5	0	1	0	0	0	68
Eurobank Tekfen A.Ş.	4	0	1	0	0	1	66	3	0	0	0	0	8	145	3	0	0	0	0	0	41
Finans Bank A.Ş.	868	132	86	0	0	30	1,116	1,025	292	132	0	0	56	1,506	657	78	40	0	0	4	779
Fortis Bank A.Ş.	30	1	34	0	0	0	66	42	2	57	0	0	0	101	18	1	22	0	0	0	41
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	5	0	5	0	0	0	11	6	0	14	0	0	0	20	3	0	2	0	0	0	6
ING Bank A.Ş.	12	0	3	0	0	0	15	13	1	4	0	0	0	18	11	0	2	0	0	0	13
JPMorgan Chase Bank N.A.	1	0	1	0	0	0	2	2	0	2	0	0	0	4	1	0	0	0	0	0	1
Millennium Bank A.Ş.	1	0	2	0	0	0	34	1	0	3	0	0	0	53	0	0	0	0	0	0	8
Société Générale (SA)	0	0	2	0	0	0	3	1	0	3	0	0	0	3	0	0	2	0	0	0	2
The Royal Bank of Scotland N.V.	4	0	1	0	0	0	55	5	0	2	0	0	0	82	1	0	0	0	0	0	23
Turkland Bank A.Ş.	1	0	0	0	0	0	14	2	0	0	0	0	0	26	1	0	0	0	0	0	7
WestLB AG	1	0	2	0	0	0	2	1	0	4	0	0	0	5	0	0	0	0	0	0	1
<b>Development and Investment Banks</b>	296	35	42	0	0	0	606	382	49	78	0	0	1	782	206	8	26	0	0	0	429
Aktif Yatırım Bankası A.Ş.	1	0	0	0	0	0	1	2	0	0	0	0	0	2	1	0	0	0	0	0	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	1	0	0	0	4	6	0	1	0	0	0	7	1	0	0	0	0	0	1
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	2	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	6	0	0	1	0	0	0	13	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	1	0	0	0	0	1	0	1	0	0	0	0	1	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	2	0	17	0	0	0	246	3	0	20	0	0	0	281	1	0	15	0	0	0	205
Türkiye Kalkınma Bankası A.Ş.	0	0	1	0	0	0	2	1	0	2	0	0	0	2	0	0	1	0	0	0	1
Türkiye Sınai Kalkınma Bankası A.Ş.	288	34	22	0	0	0	345	369	48	53	0	0	1	471	203	8	10	0	0	0	220

Information on Currency Risk of the Bank, USD Million  
(December 2009)

Banks	Assets					Liabilities					Net on balance sheet position					Net off balance sheet position				
	Euro	USD	Yen	Other FC	Total Assets	Euro	USD	Yen	Other FC	Total Liabilities	Euro	USD	Yen	Other FC	Total	Euro	USD	Yen	Other FC	Total
<b>Turkish Banking System</b>	58,176	93,681	747	3,295	155,900	66,188	98,505	179	3,840	168,712	-8,011	-4,824	568	-545	-12,812	7,688	5,166	-472	616	12,999
<b>Deposit Banks</b>	55,307	90,402	713	3,249	149,671	63,379	95,527	122	3,825	162,853	-8,072	-5,125	590	-576	-13,183	7,741	5,462	-493	641	13,351
<b>State-owned Commercial Banks</b>	16,472	19,125	7	439	36,043	18,169	18,497	3	611	37,280	-1,697	628	4	-171	-1,236	1,688	-645	-3	210	1,251
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,498	5,199	1	306	13,005	7,517	5,221	1	296	13,035	-19	-22	0	10	-30	-13	-17	0	30	0
Türkiye Halk Bankası A.Ş.	4,835	5,544	1	69	10,449	6,441	4,781	1	254	11,478	-1,606	763	0	-186	-1,029	1,556	-866	-1	180	869
Türkiye Vakıflar Bankası T.A.O.	4,138	8,382	4	64	12,589	4,210	8,495	1	60	12,767	-72	-113	3	5	-178	145	238	-2	0	381
<b>Privately-owned Commercial Banks</b>	32,038	60,452	378	2,061	94,930	36,443	58,997	107	2,624	98,170	-4,405	1,456	271	-562	-3,240	3,868	-832	-180	638	3,494
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	6,350	13,471	92	90	20,003	6,317	13,466	48	553	20,383	33	5	44	-463	-381	-62	-86	-4	469	318
Alternatif Bank A.Ş.	284	503	0	1	787	327	626	3	2	959	-43	-124	-3	-1	-172	40	142	3	1	186
Anadolubank A.Ş.	109	556	109	19	792	204	781	0	11	996	-95	-225	109	8	-204	88	220	-110	-7	192
Şekerbank T.A.Ş.	437	607	8	5	1,058	908	768	1	15	1,691	-471	-161	7	-9	-633	480	167	-7	11	651
Tekstil Bankası A.Ş.	105	294	25	6	430	173	407	0	4	584	-68	-113	25	2	-154	67	113	-25	-1	154
Turkish Bank A.Ş.	145	153	0	13	311	142	147	0	16	305	3	6	0	-3	5	-2	-6	0	2	-6
Türk Ekonomi Bankası A.Ş.	1,090	1,628	11	226	2,955	1,407	1,764	10	123	3,303	-317	-136	2	103	-348	338	135	-4	-109	360
Türkiye Garanti Bankası A.Ş.	8,514	15,904	27	474	24,918	9,265	15,653	20	549	25,487	-751	250	6	-74	-569	948	-420	-6	79	601
Türkiye İş Bankası A.Ş.	9,426	15,934	65	774	26,199	10,139	15,848	7	845	26,839	-713	87	58	-71	-639	-28	652	-3	121	742
Yapı ve Kredi Bankası A.Ş.	5,578	11,403	42	454	17,477	7,562	9,537	18	506	17,623	-1,983	1,866	24	-52	-146	1,999	-1,749	-26	72	297
<b>Banks Under Dep.Insur.Fund</b>	15	57	0	0	72	16	56	0	1	72	-1	1	0	-1	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	15	57	0	0	72	16	56	0	1	72	-1	1	0	-1	0	0	0	0	0	0
<b>Foreign Banks</b>	6,782	10,768	328	748	18,626	8,752	17,978	12	590	27,332	-1,970	-7,210	315	158	-8,706	2,185	6,939	-310	-208	8,606
Arap Türk Bankası A.Ş.	58	259	0	1	317	58	314	0	1	372	0	-55	0	0	-55	0	45	0	0	45
Bank Mellat	160	11	1	50	222	155	9	1	48	213	5	2	0	2	9	0	0	0	0	0
Citibank A.Ş.	194	405	5	1	606	319	399	0	11	729	-125	6	5	-10	-124	113	-55	-5	8	61
Denizbank A.Ş.	2,122	2,478	70	92	4,762	2,377	4,144	3	73	6,597	-255	-1,666	67	19	-1,835	312	1,667	-50	-68	1,860
Deutsche Bank A.Ş.	48	50	0	1	98	88	209	0	1	297	-40	-159	0	0	-199	59	170	0	0	229
Eurobank Tekfen A.Ş.	218	402	0	1	621	236	406	0	2	644	-18	-4	0	-1	-22	24	-17	0	1	8
Finans Bank A.Ş.	1,351	2,339	81	116	3,887	1,487	5,613	2	47	7,149	-136	-3,275	79	69	-3,262	177	3,245	-80	-70	3,271
Fortis Bank A.Ş.	783	1,084	153	116	2,136	1,514	1,739	3	36	3,292	-731	-655	150	80	-1,157	808	563	-162	-82	1,127
Habib Bank Limited	8	15	0	0	23	8	12	0	0	19	0	3	0	0	4	0	0	0	0	0
HSBC Bank A.Ş.	608	1,893	8	150	2,658	1,085	2,055	2	318	3,460	-477	-163	6	-168	-802	483	150	-6	168	795
ING Bank A.Ş.	942	1,302	8	15	2,268	961	2,104	1	38	3,104	-19	-802	7	-23	-836	15	797	-7	24	829
JPMorgan Chase Bank N.A.	0	73	0	0	73	0	1	0	0	1	0	71	0	0	72	0	-89	0	0	-89
Millennium Bank A.Ş.	83	170	0	203	456	224	190	0	14	428	-140	-21	0	189	28	145	18	1	-189	-25
Société Générale (SA)	21	30	0	0	51	21	152	0	0	173	0	-122	0	0	-122	1	122	0	0	123
The Royal Bank of Scotland N.V.	32	65	0	0	97	102	286	0	1	388	-70	-221	0	0	-291	54	225	0	1	280
Turkland Bank A.Ş.	113	152	0	1	266	107	159	0	1	266	6	-7	0	1	0	-5	5	0	0	0
WestLB AG	42	41	0	0	84	12	185	0	0	196	30	-143	0	0	-113	0	93	0	0	93
<b>Development and Investment Banks</b>	2,869	3,279	35	46	6,229	2,809	2,978	57	15	5,859	61	301	-22	31	370	-52	-296	21	-25	-352
Aktif Yatırım Bankası A.Ş.	59	101	0	0	160	57	97	0	1	155	2	4	0	-1	5	-2	1	0	1	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	205	455	7	25	692	91	571	0	0	662	114	-115	7	25	31	-114	104	-7	-26	-42
Credit Agricole Yatırım Bankası Türk A.Ş.	2	4	0	0	6	1	4	0	0	5	1	0	0	0	1	-1	0	0	0	-1
Diler Yatırım Bankası A.Ş.	1	8	0	0	9	1	5	0	0	5	0	4	0	0	4	12	-12	-5	0	-6
GSD Yatırım Bankası A.Ş.	1	6	0	0	6	1	6	0	0	7	0	-1	0	0	-1	0	1	0	0	1
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	2	18	0	0	20	2	18	0	0	19	0	1	0	0	1	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	29	0	0	29	0	84	0	0	84	0	-55	0	0	-55	0	55	0	0	55
Nurol Yatırım Bankası A.Ş.	23	47	0	0	70	23	46	0	0	70	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	779	1,017	11	6	1,812	819	587	30	0	1,436	-40	431	-20	6	376	29	-417	24	0	-365
Türkiye Kalkınma Bankası A.Ş.	308	110	0	14	432	304	108	0	14	427	3	1	0	0	5	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,490	1,483	17	1	2,990	1,510	1,452	26	0	2,989	-21	31	-9	1	2	24	-26	9	0	7

Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million  
(December 2009)

	Assets							Liabilities							On balance sheet interest sensitivity gap-long							On balance sheet interest sensitivity gap-short						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Assets	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Liabilities	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
<b>Banks</b>																												
<b>Turkish Banking System</b>	166,773	97,058	91,802	98,452	32,798	43,942	530,826	273,259	81,397	27,473	8,011	800	138,568	529,508	3,189	22,239	64,381	90,629	31,998	143	212,579	-109,675	-6,563	-66	-185	-2	-94,769	-211,261
<b>Deposit Banks</b>	161,817	94,078	89,046	97,341	32,434	43,326	518,043	270,116	79,350	25,289	7,405	752	133,812	516,725	742	21,262	63,742	89,936	31,683	143	207,509	-109,041	-6,520	0	0	0	-90,630	-206,191
<b>State-owned Commercial Banks</b>	58,665	38,259	23,096	29,377	10,327	8,351	168,074	90,791	28,176	7,824	2,142	92	39,049	168,074	0	12,517	15,272	27,235	10,235	0	65,258	-32,127	-2,434	0	0	0	-30,698	-65,258
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30,720	20,691	9,273	15,681	5,023	2,339	83,728	50,451	8,174	3,430	2,029	0	19,643	83,728	0	12,517	5,843	13,652	5,023	0	37,035	-19,731	0	0	0	0	-17,304	-37,035
Türkiye Halk Bankası A.Ş.	14,008	8,204	6,210	7,334	2,123	2,900	40,779	21,310	8,461	1,840	43	84	9,040	40,779	0	0	4,370	7,292	2,038	0	13,700	-7,303	-257	0	0	0	-6,140	-13,700
Türkiye Vakıflar Bankası T.A.O.	13,937	9,363	7,613	6,361	3,182	3,112	43,567	19,029	11,540	2,555	70	8	10,365	43,567	0	0	5,058	6,291	3,174	0	14,523	-5,093	-2,177	0	0	0	-7,253	-14,523
<b>Privately-owned Commercial Banks</b>	80,092	46,488	53,808	51,015	17,219	28,535	277,157	145,129	40,930	13,888	2,016	363	74,831	277,157	274	7,402	39,921	48,999	16,856	0	113,452	-65,311	-1,845	0	0	0	-46,296	-113,452
Adabank A.Ş.	4	20	7	0	0	2	34	4	0	0	0	0	29	34	0	20	7	0	0	0	27	0	0	0	0	0	-27	-27
Akbank T.A.Ş.	16,657	12,433	16,935	11,762	2,147	4,147	64,082	34,184	11,042	2,160	49	45	16,602	64,082	0	1,392	14,774	11,713	2,102	0	29,981	-17,527	0	0	0	0	-12,455	-29,981
Alternatif Bank A.Ş.	1,520	294	302	168	2	152	2,440	1,323	467	113	1	0	536	2,440	197	0	189	168	2	0	556	0	-172	0	0	0	-384	-556
Anadolubank A.Ş.	1,160	68	248	518	358	223	2,574	1,291	378	187	0	11	707	2,574	0	0	61	517	347	0	925	-131	-310	0	0	0	-484	-925
Şekerbank T.A.Ş.	1,791	789	1,437	1,330	128	546	6,021	3,264	766	362	62	15	1,551	6,021	0	23	1,075	1,267	114	0	2,478	-1,473	0	0	0	0	-1,005	-2,478
Tekstil Bankası A.Ş.	723	191	145	154	44	178	1,434	646	326	41	0	0	422	1,434	77	0	104	154	44	0	378	0	-134	0	0	0	-244	-378
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	4,134	812	1,578	2,123	374	1,107	10,128	5,408	887	587	38	229	2,979	10,128	0	0	992	2,084	145	0	3,221	-1,274	-74	0	0	0	-1,873	-3,221
Türkiye Garanti Bankası A.Ş.	21,270	12,329	14,492	10,425	3,974	8,419	70,908	40,362	7,041	3,223	114	0	20,168	70,908	0	5,288	11,269	10,311	3,974	0	30,841	-19,092	0	0	0	0	-11,749	-30,841
Türkiye İş Bankası A.Ş.	23,037	13,831	11,625	16,265	3,401	7,969	76,127	38,239	13,151	4,931	1,497	30	18,280	76,127	0	680	6,694	14,768	3,371	0	25,513	-15,202	0	0	0	0	-10,311	-25,513
Yapı ve Kredi Bankası A.Ş.	9,796	5,720	7,039	8,271	6,789	5,793	43,408	20,407	6,874	2,282	255	33	13,557	43,408	0	0	4,757	8,016	6,757	0	19,530	-10,611	-1,154	0	0	0	-7,764	-19,530
<b>Banks Under Dep.Insur.Fund</b>	215	0	248	0	0	79	542	2	0	0	0	0	540	542	213	0	248	0	0	0	461	0	0	0	0	0	-461	-461
Birleşik Fon Bankası A.Ş.	215	0	248	0	0	79	542	2	0	0	0	0	540	542	213	0	248	0	0	0	461	0	0	0	0	0	-461	-461
<b>Foreign Banks</b>	22,845	9,332	11,895	16,949	4,888	6,361	72,270	34,193	10,245	3,578	3,247	297	19,393	70,952	256	1,343	8,302	13,703	4,591	143	28,338	-11,603	-2,241	0	0	0	-13,175	-27,019
Arap Türk Bankası A.Ş.	223	204	133	17	31	42	649	214	181	12	0	0	242	649	9	23	121	17	31	0	201	0	0	0	0	0	-201	-201
Bank Mellat	43	23	124	11	0	65	266	25	43	63	5	0	129	266	17	0	46	6	0	0	69	0	-6	0	0	0	-63	-69
Citibank A.Ş.	1,302	340	1,027	356	8	247	3,280	1,553	380	60	25	0	1,261	3,280	0	0	967	331	8	0	1,306	-251	-41	0	0	0	-1,014	-1,306
Denizbank A.Ş.	3,594	1,670	1,920	4,387	1,594	1,092	14,257	6,321	2,777	588	588	78	3,905	14,257	0	0	1,331	3,798	1,516	0	6,646	-2,727	-1,106	0	0	0	-2,813	-6,646
Deutsche Bank A.Ş.	427	192	344	195	0	126	1,284	896	28	0	0	0	361	1,284	0	164	344	195	0	0	703	-468	0	0	0	0	-235	-703
Eurobank Tekfen A.Ş.	957	360	196	795	24	262	2,593	1,219	243	106	555	0	470	2,593	0	117	90	240	24	0	471	-262	0	0	0	0	-208	-471
Finans Bank A.Ş.	5,748	2,524	4,739	4,490	1,047	1,164	19,712	9,522	3,308	1,171	509	19	5,184	19,712	0	0	3,569	3,981	1,028	0	8,578	-3,773	-784	0	0	0	-4,020	-8,578
Fortis Bank A.Ş.	2,044	709	1,296	1,755	819	957	7,580	3,314	529	427	1,129	49	814	6,262	0	180	869	625	770	143	2,588	-1,269	0	0	0	0	-1,269	0
Habib Bank Limited	18	22	5	0	0	4	49	14	3	3	0	0	29	49	4	19	2	0	0	0	25	0	0	0	0	0	-25	-25
HSBC Bank A.Ş.	3,410	1,432	737	2,050	561	1,122	9,312	4,080	814	436	342	142	3,498	9,312	0	618	301	1,708	419	0	3,046	-670	0	0	0	0	-2,376	-3,046
ING Bank A.Ş.	3,551	1,451	1,128	2,514	583	1,014	10,242	5,495	1,448	654	75	6	2,564	10,242	0	4	475	2,439	577	0	3,495	-1,945	0	0	0	0	-1,550	-3,495
JPMorgan Chase Bank N.A.	74	16	9	27	0	8	134	3	0	0	0	0	131	134	72	16	9	27	0	0	124	0	0	0	0	0	-124	-124
Millennium Bank A.Ş.	145	58	39	174	221	83	720	296	262	17	18	3	123	720	0	0	21	156	218	0	396	-151	-204	0	0	0	-40	-396
Société Générale (SA)	75	60	66	18	0	23	242	143	56	19	0	0	25	242	0	4	47	18	0	0	70	-68	0	0	0	0	-1	-70
The Royal Bank of Scotland N.V.	532	115	26	62	0	70	805	489	4	1	0	0	311	805	43	111	25	62	0	0	241	0	0	0	0	0	-241	-241
Turkland Bank A.Ş.	487	49	71	98	0	64	770	377	149	19	0	0	225	770	111	0	53	98	0	0	261	0	-99	0	0	0	-161	-261
WestLB AG	215	106	34	1	0	18	374	234	19	2	0	0	120	374	0	88	32	1	0	0	121	-19	0	0	0	0	-102	-121
<b>Development and Investment Banks</b>	4,956	2,980	2,756	1,111	364	616	12,783	3,143	2,047	2,184	606	48	4,755	12,783	2,447	976	639	693	315	0	5,070	-634	-43	-66	-185	-2	-4,139	-5,070
Aktif Yatırım Bankası A.Ş.	243	10	17	92	0	27	389	103	53	63	0	0	170	389	140	0	0	92	0	0	232	0	-43	-47	0	0	-142	-232
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	269	135	150	316	72	131	1,073	103	58	77	501	0	335	1,073	166	78												

**Information on Interest Rate Mismatch**

(December 2009)

Banks	Off balance sheet interest sensitivity gap-long							Off balance sheet interest sensitivity gap-short							Total position						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
<b>Turkish Banking System</b>	4,070	4,122	1,837	497	30	318	10,873	-2,961	-250	-610	-6,115	-1,056	-315	-11,307	-105,376	19,548	65,542	84,825	30,969	-94,622	885
<b>Deposit Banks</b>	3,743	3,863	1,807	493	29	308	10,241	-1,555	-48	-512	-6,114	-1,056	-304	-9,589	-106,111	18,557	65,037	84,315	30,655	-90,483	1,970
<b>State-owned Commercial Banks</b>	161	447	0	37	0	0	645	-46	-6	-27	-536	0	0	-616	-32,011	10,524	15,244	26,735	10,235	-30,698	29
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-19,731	12,517	5,843	13,652	5,023	-17,304	0
Türkiye Halk Bankası A.Ş.	40	323	0	0	0	0	363	0	0	0	-340	0	0	-340	-7,263	66	4,370	6,952	2,038	-6,140	24
Türkiye Vakıflar Bankası T.A.O.	122	124	0	37	0	0	282	-46	-6	-27	-196	0	0	-276	-5,017	-2,060	5,031	6,131	3,174	-7,253	6
<b>Privately-owned Commercial Banks</b>	1,516	2,211	1,687	423	29	0	5,866	-120	-9	-248	-4,616	-443	0	-5,435	-63,641	7,760	41,359	44,806	16,443	-46,296	431
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	7	0	0	-27	0
Akbank T.A.Ş.	210	496	1,595	0	0	0	2,301	0	0	0	-1,943	-369	0	-2,312	-17,317	1,888	16,369	9,770	1,733	-12,455	-11
Alternatif Bank A.Ş.	9	2	9	0	0	0	21	0	0	0	0	0	0	0	207	-170	198	168	2	-384	21
Anadolubank A.Ş.	106	10	13	0	0	0	129	-63	0	0	-71	0	0	-134	-88	-299	73	447	347	-484	-5
Şekerbank T.A.Ş.	249	119	0	0	0	0	368	-24	-4	-23	-242	-32	0	-326	-1,248	137	1,051	1,025	81	-1,005	41
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	77	-134	104	154	44	-244	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	40	0	60	336	29	0	465	-31	0	-54	-334	-31	0	-451	-1,265	-74	998	2,087	143	-1,873	15
Türkiye Garanti Bankası A.Ş.	2	4	6	0	0	0	13	-2	-4	-6	0	0	0	-13	-19,091	5,288	11,269	10,311	3,974	-11,749	1
Türkiye İş Bankası A.Ş.	877	1,333	0	0	0	0	2,209	0	0	-164	-2,026	0	0	-2,190	-14,325	2,013	6,529	12,742	3,371	-10,311	19
Yapı ve Kredi Bankası A.Ş.	22	248	4	86	0	0	360	0	0	0	0	-10	0	-10	-10,589	-907	4,761	8,103	6,747	-7,764	350
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	213	0	248	0	0	-461	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	213	0	248	0	0	-461	0
<b>Foreign Banks</b>	2,065	1,204	120	33	0	308	3,730	-1,389	-33	-236	-962	-614	-304	-3,538	-10,672	273	8,186	12,774	3,978	-13,028	1,511
Arap Türk Bankası A.Ş.	59	0	0	0	0	0	59	-59	0	0	0	0	0	-59	9	23	121	17	31	-201	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	-6	46	6	0	-63	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-251	-41	967	331	8	-1,014	0
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-2,727	-1,106	1,331	3,798	1,516	-2,813	0
Deutsche Bank A.Ş.	782	4	2	0	0	0	787	-780	-26	-2	0	0	0	-809	-467	142	344	195	0	-235	-21
Eurobank Tekfen A.Ş.	60	0	0	0	0	0	60	0	0	0	-50	-10	0	-60	-203	117	90	190	14	-208	0
Finans Bank A.Ş.	9	83	5	0	0	0	97	0	0	-12	-13	0	0	-26	-3,764	-702	3,574	3,969	1,014	-4,020	71
Fortis Bank A.Ş.	85	559	0	0	0	0	644	0	0	-112	-138	-331	0	-581	-1,184	739	757	487	440	143	1,382
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	19	2	0	0	-25	0
HSBC Bank A.Ş.	0	0	12	30	0	0	42	-11	-4	0	0	0	0	-15	-681	614	313	1,738	419	-2,376	27
ING Bank A.Ş.	377	440	0	0	0	0	817	0	0	-54	-624	-108	0	-786	-1,567	443	420	1,815	469	-1,550	31
JPMorgan Chase Bank N.A.	412	0	0	0	0	0	412	-414	0	0	0	0	0	-414	70	16	9	27	0	-124	-2
Millennium Bank A.Ş.	172	80	99	3	0	303	656	-26	-3	-31	-137	-152	-299	-648	-6	-128	89	22	66	-37	8
Société Générale (SA)	1	0	0	0	0	0	1	0	0	0	0	0	0	0	-67	4	47	18	0	-1	1
The Royal Bank of Scotland N.V.	7	3	2	0	0	0	12	0	0	0	0	0	0	0	50	114	27	62	0	-241	12
Turkland Bank A.Ş.	0	0	0	0	0	5	5	0	0	0	0	0	-5	-5	111	-99	53	98	0	-161	0
WestLB AG	101	37	0	0	0	0	138	-99	0	-37	0	0	0	-136	-17	125	-5	1	0	-102	2
<b>Development and Investment Banks</b>	328	259	30	4	1	11	632	-1,405	-201	-98	-2	0	-11	-1,717	735	991	505	510	313	-4,139	-1,085
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	140	-43	47	92	0	-142	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	39	55	0	1	1	0	96	-19	-2	-69	-2	0	0	-91	187	130	4	-186	72	-203	4
Credit Agricole Yatırım Bankası Türk A.Ş.	7	0	0	0	0	0	7	0	0	0	0	0	0	0	38	2	0	0	-2	-31	7
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	1	33	18	0	-57	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	11	0	0	0	0	0	-11	-11	19	3	5	5	0	-32	0
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	172	26	38	0	0	-236	0
Merrill Lynch Yatırım Bank A.Ş.	55	0	0	0	0	0	55	-55	0	0	0	0	0	-55	17	1	0	13	0	-31	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-9	0	17	3	1	-11	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	-1	0
Türk Eximbank	226	204	30	0	0	0	460	-219	-199	-29	0	0	0	-447	1,742	523	200	67	23	-2,543	13
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	-7	0	0	0	0	0	-7	154	75	-20	10	58	-284	-7
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	3	0	0	4	-1,106	0	0	0	0	0	-1,106	-1,731	272	273	489	162	-567	-1,102

# Average interest rates applied to Loans and Deposits, %

(December 2009)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
<b>Turkish Banking System</b>	-	-	-	-	-	-
<b>Deposit Banks</b>	-	-	-	-	-	-
<b>State-owned Commercial Banks</b>	-	-	-	-	-	-
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16.45	8.74	4.25	1.83	4.09	1.86
Türkiye Halk Bankası A.Ş.	14.98	8.86	5.18	2.38	5.17	1.95
Türkiye Vakıflar Bankası T.A.O.	15.62	8.73	4.93	2.75	4.60	2.62
<b>Privately-owned Commercial Banks</b>	-	-	-	-	-	-
Adabank A.Ş.	0.00	5.00	0.00	1.06	0.00	1.07
Akbank T.A.Ş.	14.62	8.18	4.13	1.92	4.66	1.75
Alternatif Bank A.Ş.	20.42	14.11	8.94	4.54	9.71	4.75
Anadolubank A.Ş.	14.11	9.63	4.67	2.61	6.64	2.50
Şekerbank T.A.Ş.	21.18	11.43	7.88	2.81	7.85	3.57
Tekstil Bankası A.Ş.	13.72	9.75	6.55	2.79	7.38	2.72
Turkish Bank A.Ş.	12.53	8.25	7.80	3.05	4.56	2.71
Türk Ekonomi Bankası A.Ş.	19.69	10.29	5.60	2.84	5.67	2.90
Türkiye Garanti Bankası A.Ş.	18.37	7.78	5.86	1.93	5.73	1.75
Türkiye İş Bankası A.Ş.	16.45	7.67	3.95	2.21	4.66	1.89
Yapı ve Kredi Bankası A.Ş.	17.90	7.83	4.97	1.87	5.87	1.63
<b>Banks Under Dep.Insur.Fund</b>	-	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	12.00	0.00	0.00	0.00	0.00	0.00
<b>Foreign Banks</b>	-	-	-	-	-	-
Arap Türk Bankası A.Ş.	8.53	8.44	5.23	1.76	6.47	1.88
Bank Mellat	9.98	8.52	8.17	2.56	8.54	3.22
Citibank A.Ş.	12.27	7.65	7.73	1.03	5.40	1.46
Denizbank A.Ş.	18.00	9.14	5.15	2.50	5.78	2.52
Deutsche Bank A.Ş.	11.23	6.23	1.64	0.21	3.71	0.12
Eurobank Tekfen A.Ş.	12.90	8.73	5.93	2.62	6.58	2.23
Finans Bank A.Ş.	20.60	9.54	5.97	2.70	6.24	2.67
Fortis Bank A.Ş.	16.05	8.93	5.69	2.50	5.36	2.28
Habib Bank Limited	13.58	12.18	9.38	0.37	7.62	4.21
HSBC Bank A.Ş.	18.73	10.84	7.14	1.74	7.91	2.22
ING Bank A.Ş.	18.68	8.60	6.10	1.74	7.85	1.92
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
Millennium Bank A.Ş.	16.24	9.58	8.15	2.82	7.12	2.62
Société Générale (SA)	13.50	6.49	4.12	0.15	4.85	0.15
The Royal Bank of Scotland N.V.	17.35	7.97	2.35	0.54	6.98	0.75
Turkland Bank A.Ş.	20.32	12.19	8.73	3.97	9.52	3.98
WestLB AG	21.73	8.71	4.77	0.14	0.00	0.98
<b>Development and Investment Banks</b>	-	-	-	-	-	-
Aktif Yatırım Bankası A.Ş.	15.65	0.00	9.05	0.00	9.11	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17.13	0.00	8.41	0.00	9.16	0.00
Credit Agricole Yatırım Bankası Türk A.Ş.	13.60	0.00	0.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	9.37	0.00	8.50	0.00	8.00	0.00
GSD Yatırım Bankası A.Ş.	13.49	0.00	0.00	0.00	10.75	0.00
İller Bankası	0.00	0.00	0.00	0.00	0.00	0.00
İMKB Takas ve Saklama Bankası A.Ş.	17.09	0.00	0.00	0.00	0.00	0.00
Merrill Lynch Yatırım Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	13.56	0.00	7.86	0.00	8.00	0.00
Taib Yatırım Bank A.Ş.	14.00	0.00	8.23	0.00	0.00	0.00
Türk Eximbank	13.79	0.00	3.43	0.00	4.30	0.00
Türkiye Kalkınma Bankası A.Ş.	12.04	0.00	2.88	0.00	3.32	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	11.62	0.00	3.49	0.00	4.07	0.00

\* except interbank deposits

**Assets and Liabilities According to their Outstanding Maturities, USD Million**  
(December 2009)

	Assets								Liabilities								Liquidity gap							
	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Assets	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Liabilities	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total
<b>Banks</b>																								
<b>Turkish Banking System</b>	37,137	90,752	42,742	99,952	196,974	48,477	20,868	536,901	57,511	268,726	62,836	31,074	25,378	12,379	77,679	535,582	-20,374	-177,974	-20,094	68,879	171,595	36,098	-56,811	1,319
<b>Deposit Banks</b>	37,058	84,384	41,175	96,802	191,803	47,324	20,187	518,733	57,298	266,048	62,207	29,152	23,452	10,329	68,929	517,415	-20,240	-181,665	-21,032	67,651	168,351	36,995	-48,742	1,319
<b>State-owned Commercial Banks</b>	11,686	18,102	10,689	36,724	72,999	13,336	4,537	168,074	20,406	91,031	25,262	8,271	3,748	1,679	17,678	168,074	-8,720	-72,929	-14,573	28,454	69,251	11,658	-13,140	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,476	5,481	4,391	19,041	40,057	5,866	1,416	83,728	11,124	50,707	8,175	3,586	2,029	0	8,107	83,728	-3,648	-45,225	-3,784	15,455	38,027	5,866	-6,691	0
Türkiye Halk Bankası A.Ş.	1,329	4,644	4,074	9,834	16,035	3,301	1,562	40,779	5,296	20,728	7,871	1,624	580	808	3,872	40,779	-3,967	-16,084	-3,797	8,210	15,455	2,493	-2,310	0
Türkiye Vakıflar Bankası T.A.O.	2,881	7,977	2,224	7,849	16,907	4,170	1,559	43,567	3,986	19,596	9,216	3,061	1,139	871	5,698	43,567	-1,105	-11,619	-6,992	4,788	15,768	3,299	-4,139	0
<b>Privately-owned Commercial Banks</b>	21,503	47,207	24,084	45,364	97,749	29,258	12,681	277,846	29,607	141,484	29,584	17,393	12,526	6,954	40,298	277,846	-8,104	-94,278	-5,500	27,971	85,223	22,305	-27,617	0
Adabank A.Ş.	0	4	20	7	0	0	2	34	0	5	0	0	0	0	29	34	0	-1	20	7	0	0	-27	0
Akbank T.A.Ş.	3,992	10,792	5,535	12,868	25,711	3,863	1,321	64,082	5,188	34,285	8,607	3,111	2,393	957	9,541	64,082	-1,195	-23,493	-3,073	9,757	23,318	2,906	-8,220	0
Alternatif Bank A.Ş.	26	725	487	720	354	2	126	2,440	144	1,182	451	197	76	2	388	2,440	-118	-457	36	523	278	0	-262	0
Anadolubank A.Ş.	119	530	276	641	570	358	80	2,574	178	1,369	386	188	4	11	440	2,574	-59	-838	-109	453	567	347	-360	0
Şekerbank T.A.Ş.	312	725	1,226	1,380	1,930	175	273	6,021	650	3,268	798	200	213	52	840	6,021	-338	-2,543	428	1,180	1,718	122	-567	0
Tekstil Bankası A.Ş.	64	533	198	223	267	53	97	1,434	92	638	268	88	22	0	326	1,434	-28	-105	-70	135	244	53	-229	0
Turkish Bank A.Ş.	14	455	64	35	66	25	32	690	39	513	29	7	0	0	103	690	-26	-58	35	28	66	25	-70	0
Türk Ekonomi Bankası A.Ş.	451	4,173	623	1,694	2,443	374	370	10,128	1,566	5,419	878	563	106	398	1,198	10,128	-1,116	-1,246	-255	1,131	2,337	-23	-828	0
Türkiye Garanti Bankası A.Ş.	4,481	10,311	5,113	10,509	26,399	12,121	1,975	70,908	8,024	37,753	4,395	3,735	3,860	3,147	9,995	70,908	-3,543	-27,441	718	6,774	22,539	8,973	-8,020	0
Türkiye İş Bankası A.Ş.	9,700	10,571	7,030	10,273	28,920	4,576	5,057	76,127	8,249	35,984	9,858	6,442	3,495	390	11,708	76,127	1,451	-25,413	-2,828	3,831	25,424	4,187	-6,651	0
Yapı ve Kredi Bankası A.Ş.	2,345	8,388	3,512	7,014	11,089	7,711	3,348	43,408	5,478	21,070	3,915	2,862	2,357	1,997	5,730	43,408	-3,132	-12,682	-403	4,152	8,732	5,715	-2,382	0
<b>Banks Under Dep.Insur.Fund</b>	1	215	0	248	1	0	78	542	55	3	2	0	0	0	484	542	-53	213	-1	248	1	0	-406	0
Birleşik Fon Bankası A.Ş.	1	215	0	248	1	0	78	542	55	3	2	0	0	0	484	542	-53	213	-1	248	1	0	-406	0
<b>Foreign Banks</b>	3,868	18,860	6,402	14,466	21,055	4,729	2,891	72,270	7,230	33,530	7,359	3,488	7,178	1,696	10,469	70,952	-3,362	-14,670	-958	10,978	13,877	3,033	-7,578	1,319
Arap Türk Bankası A.Ş.	3	197	102	193	73	40	41	649	66	192	181	12	0	0	198	649	-63	6	-79	180	73	40	-157	0
Bank Mellat	52	49	23	124	11	0	6	266	78	25	30	78	5	0	50	266	-25	24	-7	46	6	0	-43	0
Citibank A.Ş.	147	1,261	329	1,026	407	9	100	3,280	607	1,553	380	60	25	0	654	3,280	-460	-292	-52	966	382	9	-554	0
Denizbank A.Ş.	1,091	2,490	889	2,383	5,253	1,627	526	14,257	1,834	5,736	992	623	1,826	1,219	2,027	14,257	-743	-3,246	-104	1,760	3,427	408	-1,501	0
Deutsche Bank A.Ş.	10	431	213	364	154	0	112	1,284	95	884	28	0	0	0	277	1,284	-85	-453	185	364	153	0	-165	0
Eurobank Tekfen A.Ş.	13	999	229	180	920	80	172	2,593	119	1,227	225	44	579	73	326	2,593	-106	-228	3	135	342	7	-154	0
Finans Bank A.Ş.	304	5,282	1,605	4,979	5,949	1,070	523	19,712	1,308	9,477	2,902	1,384	1,654	190	2,796	19,712	-1,005	-4,195	-1,297	3,595	4,294	880	-2,273	0
Fortis Bank A.Ş.	105	1,531	558	1,847	2,194	855	490	7,580	788	3,324	439	287	1,375	50	0	6,262	-683	-1,792	119	1,560	819	805	490	1,319
Habib Bank Limited	2	18	22	5	0	0	2	49	2	14	3	3	0	0	27	49	0	4	19	2	0	0	-25	0
HSBC Bank A.Ş.	295	3,390	1,184	1,058	2,383	568	435	9,312	1,245	4,310	635	484	608	142	1,888	9,312	-950	-920	549	574	1,775	426	-1,454	0
ING Bank A.Ş.	1,712	1,660	941	1,987	3,161	384	398	10,242	957	5,226	1,062	438	1,070	22	1,467	10,242	754	-3,566	-121	1,549	2,091	361	-1,069	0
JPMorgan Chase Bank N.A.	1	73	19	9	29	0	2	134	5	3	4	5	0	0	116	134	-4	70	15	4	29	0	-114	0
Millennium Bank A.Ş.	26	202	34	112	218	96	33	720	24	305	266	24	13	0	88	720	2	-103	-232	88	205	96	-55	0
Société Générale (SA)	31	33	49	65	54	0	9	242	2	143	57	19	0	0	22	242	29	-110	-8	46	54	0	-12	0
The Royal Bank of Scotland N.V.	18	558	116	27	62	0	25	805	32	488	5	6	4	0	271	805	-13	70	111	21	58	0	-247	0
Turkland Bank A.Ş.	27	493	26	67	141	0	15	770	56	391	149	19	0	0	156	770	-29	103	-122	48	141	0	-141	0
WestLB AG	32	192	63	42	45	0	0	374	13	234	0	2	19	0	106	374	19	-42	62	39	26	0	-105	0
<b>Development and Investment Banks</b>	79	6,368	1,567	3,150	5,171	1,153	681	18,168	213	2,678	628	1,922	1,926	2,050	8,750	18,168	-135	3,690	938	1,228	3,244	-898	-8,069	0
Aktif Yatırım Bankası A.Ş.	2	243	10	17	92	0	25	389	49	103	53	63	0	0	121	389	-47	140	-43	47	92	0	-95	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	21	184	39	166	459	78	125	1,073	43	64	13	126	512	0	315	1,073	-22	120	26	41	-53	78	-190	0
Credit Agricole Yatırım Bankası Türk A.Ş.	1	35	2	0	2	0	3	43	0	3	0	0	3	0	37	43	1	32	2	0	-1	0	-34	0
Diler Yatırım Bankası A.Ş.	2	9	1	33	18	0	0	63	59	4	0	0	0	0	0	63	-57	5	1	33	18	0	0	0
GSD Yatırım Bankası A.Ş.	6	35	8	8	5	0	9	69	0	16	4	2	1	0	46	69	5	20	3	5	4	0	-37	0
İller Bankası	6	2,792	189	533	1,353	373	140	5,385	15	673	0	343	10	160	4,185	5,385	-9	2,119	189	190	1,343	214	-4,045	0
İMKB Takas ve Saklama Bankası A.Ş.	7	908	37	38	0	0	13	1,003	32	741	11	1	0	0	218	1,003	-25	167	26	37	0	0	-204	0
Merrill Lynch Yatırım Bank A.Ş.	1	97	22	0	13	0	5	139	10	69	22	5	0	0	32	139	-9	28	0	-5	13	0	-28	0
Nurul Yatırım Bankası A.Ş.	1	22	14	56	3	1	21	117	2	30	8	40	0	0	38	117	-1	-9	6	17	2	1	-17	0
Taib Yatırım Bank A.Ş.	1	0	0	0	0	0	16	17	0	0	5	0	0	0	11	17	1	0	-5	0	0	0	4	0
Türk Eximbank	12	1,673	874	1,505	249	28	21	4,362	0	12	385	1,129	120	141	2,576	4,362	12	1,661	490	375	129	-113	-2,556	0
Türkiye Kalkınma Bankası A.Ş.	6	147	50	128	320	142	72	865	2	6	10	25	201	260	360	865	4	142	40	102	119	-118	-288	0
Türkiye Sınai Kalkınma Bankası A.Ş.	13	223	321	667	2,658	530	230	4,642	0	959	117	188	1,080	1,490	810	4,642	13	-736	204	480	1,579	-960	-579	0

**Assets, USD Million**

(December 2009)

	Liquid assets									Loans and receivables			
	Cash and Central Bank	Banks	Money market securities	Financial Assets (net)					Total	Loans and receivables	Loans under follow-up	Specific provisions (-)	Total
				Fair value change reflected to income sta.	Available for sale	Investments held to maturity	Derivative financial assets held for hedging	Total					
Banks													
<b>Turkish Banking System</b>	33,338	26,858	8,766	6,962	101,364	80,325	234	188,886	257,848	254,021	13,898	11,742	256,177
<b>Deposit Banks</b>	33,169	24,784	7,062	6,700	99,766	79,794	234	186,494	251,509	243,000	13,677	11,576	245,102
<b>State-owned Commercial Banks</b>	10,515	6,256	2,286	396	30,509	43,635	0	74,540	93,598	69,347	3,121	2,707	69,761
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,168	3,651	0	332	17,246	30,151	0	47,729	57,548	24,576	575	459	24,692
Türkiye Halk Bankası A.Ş.	2,297	764	0	38	3,200	11,132	0	14,370	17,431	21,615	1,121	913	21,823
Türkiye Vakıflar Bankası T.A.O.	2,050	1,841	2,286	26	10,062	2,352	0	12,441	18,619	23,155	1,425	1,335	23,245
<b>Privately-owned Commercial Banks</b>	18,134	15,273	2,189	2,492	58,863	34,602	108	96,064	131,660	131,279	7,125	6,281	132,123
Adabank A.Ş.	0	0	4	27	0	0	0	27	32	0	6	6	0
Akbank T.A.Ş.	3,187	1,990	0	211	19,612	10,650	0	30,473	35,650	26,705	1,200	1,200	26,705
Alternatif Bank A.Ş.	144	38	0	7	21	320	0	348	529	1,784	130	81	1,833
Anadolubank A.Ş.	169	114	0	134	0	409	0	543	826	1,624	55	45	1,634
Şekerbank T.A.Ş.	316	38	0	472	692	920	0	2,084	2,439	3,229	270	200	3,299
Tekstil Bankası A.Ş.	95	40	0	3	151	0	0	154	289	1,032	66	38	1,060
Turkish Bank A.Ş.	28	399	16	0	61	0	0	62	505	153	10	6	157
Türk Ekonomi Bankası A.Ş.	1,016	271	467	127	1,116	592	21	1,856	3,611	5,918	288	161	6,045
Türkiye Garanti Bankası A.Ş.	4,616	5,604	672	615	18,890	4,939	0	24,444	35,337	33,153	1,504	1,219	33,438
Türkiye İş Bankası A.Ş.	5,890	5,670	0	336	17,468	8,693	0	26,497	38,057	32,498	1,861	1,861	32,498
Yapı ve Kredi Bankası A.Ş.	2,673	1,109	1,029	561	850	8,078	86	9,575	14,386	25,183	1,735	1,465	25,454
<b>Banks Under Dep.Insur.Fund</b>	0	211	5	248	0	0	0	248	464	1	41	34	8
Birleşik Fon Bankası A.Ş.	0	211	5	248	0	0	0	248	464	1	41	34	8
<b>Foreign Banks</b>	4,520	3,043	2,582	3,565	10,395	1,557	126	15,642	25,787	42,374	3,390	2,554	43,210
Arap Türk Bankası A.Ş.	31	34	0	140	1	168	0	309	373	235	4	4	235
Bank Mellat	21	65	0	0	20	0	0	20	107	153	0	0	153
Citibank A.Ş.	204	276	437	217	643	0	0	860	1,777	1,382	270	250	1,403
Denizbank A.Ş.	914	436	471	151	1,459	468	123	2,201	4,023	9,331	592	395	9,528
Deutsche Bank A.Ş.	18	47	315	745	0	0	0	745	1,126	46	0	0	46
Eurobank Tekfen A.Ş.	111	364	17	77	303	668	0	1,048	1,539	800	106	56	850
Finans Bank A.Ş.	1,205	778	0	1,401	3,729	0	2	5,131	7,115	11,726	978	907	11,798
Fortis Bank A.Ş.	500	50	70	414	1,291	193	0	1,898	2,518	4,526	376	228	4,675
Habib Bank Limited	1	31	0	0	7	0	0	7	40	7	3	2	9
HSBC Bank A.Ş.	631	498	503	101	1,207	0	0	1,309	2,941	5,690	706	512	5,884
ING Bank A.Ş.	638	178	71	18	1,572	34	0	1,624	2,511	7,262	294	156	7,399
JPMorgan Chase Bank N.A.	0	73	0	54	0	0	0	54	127	0	0	0	0
Millennium Bank A.Ş.	111	70	0	26	0	0	1	27	208	479	14	4	489
Société Générale (SA)	42	11	0	74	0	0	0	74	127	103	6	3	105
The Royal Bank of Scotland N.V.	34	17	504	25	70	0	0	95	651	127	19	17	128
Turkland Bank A.Ş.	47	45	52	1	93	26	0	120	265	482	23	19	486
WestLB AG	11	70	141	119	0	0	0	119	341	24	0	0	24
<b>Development and Investment Banks</b>	169	2,074	1,704	262	1,598	531	0	2,392	6,339	11,021	221	166	11,076
Aktif Yatırım Bankası A.Ş.	12	43	18	1	82	2	0	84	157	200	1	1	200
BankPozitif Kredi ve Kalkınma Bankası A.	57	7	14	14	40	28	0	82	160	777	44	11	809
Credit Agricole Yatırım Bankası Türk A.Ş.	0	25	10	0	0	0	0	0	35	0	3	3	0
Diler Yatırım Bankası A.Ş.	1	0	0	0	0	2	0	2	3	57	0	0	57
GSD Yatırım Bankası A.Ş.	1	0	0	3	5	0	0	8	9	51	8	6	53
İller Bankası	0	1,082	3	0	1	0	0	1	1,086	4,152	0	0	4,152
İMKB Takas ve Saklama Bankası A.Ş.	4	213	714	4	0	49	0	53	984	4	1	0	5
Merrill Lynch Yatırım Bank A.Ş.	79	14	0	14	0	0	0	14	107	0	0	0	0
Nurol Yatırım Bankası A.Ş.	12	14	0	3	14	0	0	16	42	63	16	15	64
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	0
Türk Eximbank	0	513	871	112	9	208	0	329	1,714	2,628	70	70	2,628
Türkiye Kalkınma Bankası A.Ş.	0	57	74	83	3	54	0	140	272	521	63	44	539
Türkiye Sınai Kalkınma Bankası A.Ş.	2	104	0	29	1,444	189	0	1,661	1,767	2,568	15	15	2,568

**Assets, USD Million**

(December 2009)

Banks	Permanent assets										Unclassified assets	Total assets
	Investments and associates (net)			Subsidiaries (net)		Joint ventures (net)	Property and equipment (net)	Intangible assets (net)	Property and equip. held for sale purp. and held from term. oper. (net)	Total		
	Accounted with equity method	Financials	Non-financials	Financials	Non-financials							
Turkish Banking System	178	337	472	5,904	1,454	19	6,741	1,205	239	16,548	6,328	536,901
Deposit Banks	178	263	463	5,714	1,433	19	6,592	1,195	237	16,093	6,029	518,733
State-owned Commercial Banks	178	152	9	703	100	17	2,043	49	62	3,313	1,402	168,074
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	29	3	378	3	17	549	12	6	1,047	441	83,728
Türkiye Halk Bankası A.Ş.	128	32	1	55	0	0	766	7	57	1,045	479	40,779
Türkiye Vakıflar Bankası T.A.O.	0	90	5	270	97	0	728	29	0	1,220	483	43,567
Privately-owned Commercial Banks	0	111	446	4,309	1,319	0	3,607	903	160	10,855	3,209	277,846
Adabank A.Ş.	0	0	0	0	0	0	2	0	0	2	0	34
Akbank T.A.Ş.	0	0	2	618	0	0	532	44	2	1,198	529	64,082
Alternatif Bank A.Ş.	0	0	0	17	0	0	11	2	19	49	29	2,440
Anadolubank A.Ş.	0	0	0	53	0	0	12	1	4	70	45	2,574
Şekerbank T.A.Ş.	0	0	3	40	1	0	139	14	3	199	85	6,021
Tekstil Bankası A.Ş.	0	0	0	7	0	0	48	1	0	56	30	1,434
Turkish Bank A.Ş.	0	0	0	17	0	0	8	0	0	26	2	690
Türk Ekonomi Bankası A.Ş.	0	1	0	103	0	0	104	7	0	216	256	10,128
Türkiye Garanti Bankası A.Ş.	0	19	1	665	10	0	768	14	55	1,531	602	70,908
Türkiye İş Bankası A.Ş.	0	59	440	1,576	1,307	0	1,252	22	18	4,675	897	76,127
Yapı ve Kredi Bankası A.Ş.	0	32	0	1,213	2	0	730	797	58	2,833	735	43,408
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	37	0	0	37	34	542
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	37	0	0	37	34	542
Foreign Banks	0	0	8	702	14	1	905	243	15	1,888	1,385	72,270
Arap Türk Bankası A.Ş.	0	0	0	22	0	0	15	1	0	39	2	649
Bank Mellat	0	0	0	0	0	0	6	0	0	6	0	266
Citibank A.Ş.	0	0	0	0	0	0	16	5	0	21	79	3,280
Denizbank A.Ş.	0	0	4	268	4	1	156	19	0	450	256	14,257
Deutsche Bank A.Ş.	0	0	0	0	0	0	3	77	0	80	32	1,284
Eurobank Tekfen A.Ş.	0	0	0	90	0	0	26	3	1	120	84	2,593
Finans Bank A.Ş.	0	4	150	10	10	1	251	42	0	457	343	19,712
Fortis Bank A.Ş.	0	0	0	127	0	0	106	7	11	252	136	7,580
Habib Bank Limited	0	0	0	0	0	0	1	0	0	1	0	49
HSBC Bank A.Ş.	0	0	23	0	0	0	142	69	3	237	250	9,312
ING Bank A.Ş.	0	0	22	0	0	0	148	14	0	184	149	10,242
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	2	0	0	2	5	134
Millennium Bank A.Ş.	0	0	0	0	0	0	6	1	0	7	16	720
Société Générale (SA)	0	0	0	0	0	0	3	3	0	6	4	242
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	15	0	0	16	11	805
Turkland Bank A.Ş.	0	0	0	0	0	0	9	1	0	10	9	770
WestLB AG	0	0	0	0	0	0	0	0	0	0	8	374
Development and Investment Banks	0	74	9	190	21	0	149	10	2	455	298	18,168
Aktif Yatırım Bankası A.Ş.	0	11	0	0	6	0	3	5	0	25	7	389
BankPozitif Kredi ve Kalkınma Bankası A	0	0	0	73	3	0	5	3	1	84	19	1,073
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	3	0	0	3	5	43
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	3	63
GSD Yatırım Bankası A.Ş.	0	0	0	0	5	0	0	0	1	6	1	69
İller Bankası	0	0	0	0	0	0	79	0	0	79	67	5,385
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	3	0	0	7	0	0	11	2	1,003
Merrill Lynch Yatırım Bank A.Ş.	0	0	2	0	0	0	1	0	0	4	28	139
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	11	117
Taib Yatırım Bank A.Ş.	0	0	0	10	5	0	0	0	0	16	0	17
Türk Eximbank	0	0	0	0	0	0	5	0	0	6	15	4,362
Türkiye Kalkınma Bankası A.Ş.	0	1	3	6	2	0	29	0	0	42	12	865
Türkiye Sınai Kalkınma Bankası A.Ş.	0	63	6	96	0	0	15	0	0	179	127	4,642



(December 2009)

[illegible]

### Information on Consumer Loans, Inc.

(December 2009)

[illegible]

(December 2009)

Banks	Commercial installment loans -TC					Commercial installment loans - Indexed to FC					Commercial installment loans - FC					Corporate credit cards-TC			Corporate credit cards-FC			Overdraft accounts-TC	Overdraft accounts-FC	Total
	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam			
Turkish Banking System	1,485	3,769	14,283	1,291	20,828	206	580	1,475	176	2,437	0	3	42	88	133	118	507	626	0	3	3	1,612	3	25,644
Deposit Banks	1,485	3,765	14,283	1,280	20,813	206	577	1,475	176	2,434	0	3	42	88	133	118	507	626	0	3	3	1,612	3	25,624
State-owned Commercial Banks	186	382	3,936	68	4,571	0	0	0	0	0	0	0	0	54	54	2	30	32	0	0	0	141	0	4,798
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	31	60	890	68	1,048	0	0	0	0	0	0	0	0	0	0	0	4	4	0	0	0	4	0	1,056
Türkiye Halk Bankası A.Ş.	99	118	0	0	217	0	0	0	0	0	0	0	0	0	0	1	12	13	0	0	0	80	0	311
Türkiye Vakıflar Bankası T.A.O.	56	203	3,046	0	3,306	0	0	0	0	0	0	0	0	54	54	1	14	15	0	0	0	57	0	3,431
Privately-owned Commercial Bank	1,021	2,830	7,868	254	11,972	119	415	858	35	1,426	0	3	42	29	75	107	413	520	0	3	3	1,121	3	15,121
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	250	319	945	17	1,531	23	51	36	8	118	0	0	0	0	0	11	41	52	0	0	0	199	0	1,901
Alternatif Bank A.Ş.	2	1	0	78	81	0	8	1	0	15	0	0	0	0	0	0	0	0	0	0	0	25	0	121
Anadolubank A.Ş.	8	14	100	7	129	8	8	21	0	37	0	0	0	0	0	0	6	7	0	0	0	16	0	189
Sekerbank T.A.Ş.	17	44	563	37	662	5	19	260	0	284	0	0	40	0	40	0	1	1	0	0	0	13	0	1,000
Tekstil Bankası A.Ş.	2	10	1	56	69	0	6	4	17	27	0	0	0	0	0	0	1	1	0	0	0	4	0	101
Turkish Bank A.Ş.	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	6
Türk Ekonomi Bankası A.Ş.	30	115	407	22	574	3	43	69	4	119	0	0	0	0	0	5	23	28	0	1	1	69	3	794
Türkiye Garanti Bankası A.Ş.	239	538	1,674	0	2,452	36	109	212	0	356	0	3	2	29	34	53	101	154	0	2	2	274	0	3,273
Türkiye İş Bankası A.Ş.	306	1,251	3,218	37	4,812	26	123	154	0	303	0	0	0	0	0	9	138	147	0	0	0	434	0	5,696
Yapı ve Kredi Bankası A.Ş.	168	537	954	0	1,660	0	55	102	0	167	0	10	0	0	0	28	102	130	0	0	0	85	0	2,041
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	278	554	2,480	957	4,269	88	162	618	140	1,007	0	0	0	5	5	9	64	73	0	1	1	349	0	5,705
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Denizbank A.Ş.	72	43	518	0	634	20	17	115	10	162	0	0	0	0	0	16	16	16	0	0	0	109	0	921
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	0	1	42	0	43	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	3	0	46
Finans Bank A.Ş.	92	252	1,127	0	1,471	13	35	236	0	284	0	13	0	0	0	7	21	28	0	0	0	90	0	1,873
Fortis Bank A.Ş.	27	72	455	0	553	21	15	55	0	91	0	0	0	0	0	1	13	15	0	0	0	42	0	701
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	21	21	312	0	354	10	9	133	0	152	0	0	0	0	0	0	7	7	0	0	0	48	0	561
ING Bank A.Ş.	66	163	0	904	1,132	10	63	0	111	183	0	0	0	5	5	0	6	6	0	0	0	54	0	1,381
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	1	23	1	25	13	11	80	3	108	0	0	0	0	0	0	0	0	0	0	0	2	0	134
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	1	1	1	53	56	0	10	0	16	27	0	0	0	0	0	0	0	0	0	0	0	2	0	85
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	0	4	0	12	16	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	19
Aktif Yatırım Bankası A.Ş.	0	0	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	4	0	0	4	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	8
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Information on Loans, USD Million**  
(December 2009)

	According to borrowers		According to region		According to method		Specific provisions provided against loans			
	Public loans	Private loans	Domes. loans	Foreign loans	Direct loans granted to subsidi. and investm.	Indirect loans granted to subsidi. and investm.	Loans and receivea. with limited collectibi.	Loans and receivea. with doubtful collectibi.	Uncollec. loans and receivea.	Total
<b>Banks</b>										
<b>Turkish Banking System</b>	11,717	243,306	251,828	3,195	1,373	2	1,894	2,620	7,228	11,742
<b>Commercial Banks</b>	7,246	236,755	240,948	3,054	1,176	2	1,863	2,607	7,106	11,576
<b>State-owned Commercial Banks</b>	2,468	66,367	68,444	391	453	0	212	423	2,072	2,707
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	698	23,367	23,899	166	24	0	54	140	265	459
Türkiye Halk Bankası A.Ş.	583	21,032	21,424	191	39	0	103	56	755	913
Türkiye Vakıflar Bankası T.A.O.	1,187	21,968	23,121	34	390	0	55	228	1,052	1,335
<b>Privately-owned Commercial Banks</b>	3,856	127,766	129,580	2,042	702	2	1,385	1,536	3,361	6,281
Adabank A.Ş.	0	0	0	0	0	0	0	0	6	6
Akbank T.A.Ş.	1,126	25,579	26,114	591	196	0	122	304	773	1,200
Alternatif Bank A.Ş.	0	1,784	1,784	0	0	0	6	20	56	81
Anadolubank A.Ş.	0	1,624	1,624	0	11	0	6	10	29	45
Şekerbank T.A.Ş.	22	3,550	3,554	18	69	2	15	51	135	200
Tekstil Bankası A.Ş.	0	1,032	1,032	0	0	0	2	14	22	38
Turkish Bank A.Ş.	0	153	134	18	8	0	2	0	4	6
Türk Ekonomi Bankası A.Ş.	14	5,904	5,827	91	0	0	8	31	122	161
Türkiye Garanti Bankası A.Ş.	843	32,310	32,522	631	228	0	125	377	717	1,219
Türkiye İş Bankası A.Ş.	1,025	31,473	31,836	662	111	0	922	319	620	1,861
Yapı ve Kredi Bankası A.Ş.	826	24,357	25,153	30	78	0	177	410	877	1,465
<b>Banks Under Dep.Insur.Fund</b>	0	1	1	0	0	0	0	12	22	34
Birleşik Fon Bankası A.Ş.	0	1	1	0	0	0	0	12	22	34
<b>Foreign Banks</b>	921	42,622	42,923	620	21	0	266	635	1,652	2,554
Arap Türk Bankası A.Ş.	0	235	215	21	0	0	0	0	4	4
Bank Mellat	0	153	6	147	0	0	0	0	0	0
Citibank A.Ş.	0	1,382	1,328	55	0	0	0	1	249	250
Denizbank A.Ş.	401	8,930	9,196	135	21	0	34	83	278	395
Deutsche Bank A.Ş.	0	46	37	9	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	1	855	852	4	0	0	0	6	50	56
Finans Bank A.Ş.	0	12,783	12,762	21	0	0	169	293	444	907
Fortis Bank A.Ş.	13	4,513	4,524	2	0	0	23	42	163	228
Habib Bank Limited	0	7	7	0	0	0	0	0	2	2
HSBC Bank A.Ş.	0	5,747	5,684	63	0	0	35	184	293	512
ING Bank A.Ş.	0	7,261	7,115	147	0	0	4	22	130	156
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	479	0	479	0	0	0	0	1	3	4
Société Générale (SA)	4	100	87	17	0	0	0	1	2	3
The Royal Bank of Scotland N.V.	0	127	127	0	0	0	0	3	15	17
Turkland Bank A.Ş.	0	482	482	0	0	0	0	0	19	19
WestLB AG	23	1	24	0	0	0	0	0	0	0
<b>Non-Depository Banks</b>	4,471	6,550	10,880	142	197	0	31	13	122	166
Aktif Yatırım Bankası A.Ş.	0	200	168	32	51	0	0	0	1	1
BankPozitif Kredi ve Kalkınma Bankası A.	7	770	769	8	6	0	2	3	7	11
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	3	3
Diler Yatırım Bankası A.Ş.	0	57	57	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	17	34	51	0	0	0	0	0	6	6
İller Bankası	4,142	10	4,152	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	5	5	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	63	63	0	0	0	0	0	15	15
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	305	2,323	2,569	59	0	0	29	10	31	70
Türkiye Kalkınma Bankası A.Ş.	0	521	521	0	1	0	0	0	44	44
Türkiye Sınai Kalkınma Bankası A.Ş.	0	2,568	2,525	43	139	0	0	0	15	15

**Liabilities, USD Million**

(December 2009)

Banks	Deposits	Non-deposit funds					Other liabilities					
		Funds borrowed	Interbank money market	Marketable securities issued (net)	Funds	Total	Derivative financial liabilities held for trading	Derivative financial liabilities held for hedging	Liabilities for prop. & equip. held for sale purp. and held from term. oper.	Subordinated loans	Miscellaneous payables	Other external resources
<b>Turkish Banking System</b>	<b>341,060</b>	<b>47,036</b>	<b>41,207</b>	<b>70</b>	<b>4,258</b>	<b>92,570</b>	<b>1,639</b>	<b>922</b>	<b>1</b>	<b>4,248</b>	<b>9,650</b>	<b>4,658</b>
<b>Deposit Banks</b>	<b>341,060</b>	<b>41,469</b>	<b>40,241</b>	<b>0</b>	<b>3,136</b>	<b>84,846</b>	<b>1,617</b>	<b>922</b>	<b>1</b>	<b>4,055</b>	<b>8,827</b>	<b>4,046</b>
<b>State-owned Commercial Banks</b>	<b>125,819</b>	<b>4,316</b>	<b>14,153</b>	<b>0</b>	<b>3,123</b>	<b>21,591</b>	<b>87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,293</b>	<b>790</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	66,247	14	6,148	0	2,182	8,344	0	0	0	0	355	413
Türkiye Halk Bankası A.Ş.	29,550	1,366	3,874	0	885	6,125	60	0	0	0	360	175
Türkiye Vakıflar Bankası T.A.O.	30,022	2,936	4,131	0	56	7,122	27	0	0	0	578	202
<b>Privately-owned Commercial Banks</b>	<b>171,270</b>	<b>26,364</b>	<b>25,330</b>	<b>0</b>	<b>13</b>	<b>51,707</b>	<b>1,032</b>	<b>555</b>	<b>1</b>	<b>2,430</b>	<b>5,992</b>	<b>2,386</b>
Adabank A.Ş.	5	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	37,552	5,481	9,031	0	0	14,512	204	263	0	0	812	482
Alternatif Bank A.Ş.	1,713	267	59	0	0	326	6	0	1	0	38	24
Anadolubank A.Ş.	1,657	154	193	0	0	347	41	0	0	0	20	54
Şekerbank T.A.Ş.	4,464	194	197	0	13	404	82	0	0	22	42	35
Tekstil Bankası A.Ş.	975	98	4	0	0	102	2	0	0	0	6	19
Turkish Bank A.Ş.	356	193	35	0	0	228	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	6,335	1,109	721	0	0	1,830	35	49	0	325	173	160
Türkiye Garanti Bankası A.Ş.	42,230	8,746	7,083	0	0	15,829	154	2	0	588	1,587	626
Türkiye İş Bankası A.Ş.	48,529	6,551	7,385	0	0	13,936	327	0	0	0	1,303	395
Yapı ve Kredi Bankası A.Ş.	27,455	3,569	623	0	0	4,192	180	240	0	1,495	2,012	589
<b>Banks Under Dep.Insur.Fund</b>	<b>19</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>36</b>	<b>3</b>
Birleşik Fon Bankası A.Ş.	19	0	2	0	0	2	0	0	0	0	36	3
<b>Foreign Banks</b>	<b>43,952</b>	<b>10,790</b>	<b>755</b>	<b>0</b>	<b>0</b>	<b>11,545</b>	<b>499</b>	<b>368</b>	<b>0</b>	<b>1,625</b>	<b>1,507</b>	<b>868</b>
Arap Türk Bankası A.Ş.	120	257	70	0	0	326	0	0	0	0	1	3
Bank Mellat	84	15	0	0	0	15	0	0	0	0	111	4
Citibank A.Ş.	2,431	132	0	0	0	132	27	0	0	0	34	49
Denizbank A.Ş.	7,824	3,014	201	0	0	3,216	95	123	0	510	204	187
Deutsche Bank A.Ş.	383	582	15	0	0	597	2	0	0	0	2	0
Eurobank Tekfen A.Ş.	1,245	582	274	0	0	856	1	14	0	124	5	15
Finans Bank A.Ş.	13,627	1,378	13	0	0	1,391	179	2	0	991	488	213
Fortis Bank A.Ş.	3,906	1,806	7	0	0	1,813	100	0	0	0	234	61
Habib Bank Limited	7	13	2	0	0	15	0	0	0	0	1	0
HSBC Bank A.Ş.	5,997	1,004	0	0	0	1,004	57	0	0	0	307	149
ING Bank A.Ş.	6,423	1,710	173	0	0	1,883	24	207	0	0	111	148
JPMorgan Chase Bank N.A.	5	0	0	0	0	0	3	0	0	0	0	0
Millennium Bank A.Ş.	598	0	0	0	0	0	1	22	0	0	2	6
Société Générale (SA)	78	141	0	0	0	141	0	0	0	0	0	1
The Royal Bank of Scotland N.V.	492	24	0	0	0	24	8	0	0	0	3	21
Turkland Bank A.Ş.	566	33	0	0	0	33	0	0	0	0	3	9
WestLB AG	166	99	0	0	0	99	2	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>0</b>	<b>5,567</b>	<b>966</b>	<b>70</b>	<b>1,122</b>	<b>7,724</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>193</b>	<b>823</b>	<b>612</b>
Aktif Yatırım Bankası A.Ş.	0	65	58	35	92	249	0	0	0	0	18	2
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	632	30	35	44	741	10	0	0	0	3	3
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	3	3
Diler Yatırım Bankası A.Ş.	0	3	1	0	3	7	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	10	2	0	10	23	0	0	0	0	0	1
İller Bankası	0	144	0	0	831	975	0	0	0	0	95	24
İMKB Takas ve Saklama Bankası A.Ş.	0	61	0	0	0	61	0	0	0	0	639	109
Merrill Lynch Yatırım Bank A.Ş.	0	84	7	0	0	90	0	0	0	0	9	0
Nurol Yatırım Bankası A.Ş.	0	11	5	0	62	78	0	0	0	0	2	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	5	0
Türk Eximbank	0	1,220	0	0	5	1,224	4	0	0	142	11	467
Türkiye Kalkınma Bankası A.Ş.	0	427	0	0	75	502	0	0	0	0	2	4
Türkiye Sınai Kalkınma Bankası A.Ş.	0	2,910	864	0	0	3,774	8	0	0	51	35	0

**Liabilities, USD Million**

(December 2009)

Banks					Shareholders' equity			Total income (Loss)				Total liabilities
	Provisions	Liabilities for tax	Unclassified liabilities	Total	Paid-in capital	Supplemen. capital	Profit reserves	Previous years	Current year	Total	Total	
Turkish Banking System	8,842	1,662	64	31,686	26,762	12,379	31,114	-11,766	13,096	1,330	71,584	536,901
Deposit Banks	8,656	1,548	64	29,738	21,200	11,019	30,124	-11,685	12,432	747	63,089	518,733
State-owned Commercial Banks	2,180	517	0	4,867	4,202	2,497	4,692	107	4,299	4,406	15,797	168,074
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,145	261	0	2,175	1,681	704	2,109	107	2,361	2,468	6,962	83,728
Türkiye Halk Bankası A.Ş.	491	146	0	1,232	840	881	1,055	0	1,097	1,097	3,872	40,779
Türkiye Vakıflar Bankası T.A.O.	544	110	0	1,460	1,681	912	1,528	0	841	841	4,963	43,567
Privately-owned Commercial Banks	5,385	821	31	18,632	11,777	7,551	10,219	-17	6,707	6,690	36,237	277,846
Adabank A.Ş.	1	0	0	1	54	0	0	-25	1	-25	29	34
Akbank T.A.Ş.	491	217	9	2,477	2,017	2,730	2,962	0	1,833	1,833	9,541	64,082
Alternatif Bank A.Ş.	32	6	2	108	202	0	48	1	41	42	292	2,440
Anadolubank A.Ş.	23	8	0	146	275	-2	70	0	81	81	424	2,574
Şekerbank T.A.Ş.	118	12	2	312	336	99	303	0	103	103	840	6,021
Tekstil Bankası A.Ş.	12	3	0	42	282	6	18	0	9	9	315	1,434
Turkish Bank A.Ş.	2	1	0	4	54	38	2	8	1	8	102	690
Türk Ekonomi Bankası A.Ş.	89	23	0	854	740	17	212	0	141	141	1,109	10,128
Türkiye Garanti Bankası A.Ş.	701	236	3	3,897	2,824	1,970	2,167	0	1,992	1,992	8,953	70,908
Türkiye İş Bankası A.Ş.	2,349	203	12	4,589	2,071	2,224	3,183	0	1,595	1,595	9,072	76,127
Yapı ve Kredi Bankası A.Ş.	1,569	113	4	6,202	2,923	470	1,255	0	911	911	5,559	43,408
Banks Under Dep.Insur.Fund	55	2	0	96	310	0	11,926	-11,847	37	-11,810	426	542
Birleşik Fon Bankası A.Ş.	55	2	0	96	310	0	11,926	-11,847	37	-11,810	426	542
Foreign Banks	1,036	208	34	6,143	4,911	971	3,288	71	1,390	1,460	10,630	72,270
Arap Türk Bankası A.Ş.	7	2	0	13	161	6	1	5	17	21	190	649
Bank Mellat	1	2	0	118	36	0	1	0	12	12	50	266
Citibank A.Ş.	32	2	0	144	23	170	329	0	51	51	573	3,280
Denizbank A.Ş.	258	44	27	1,449	481	177	743	10	358	367	1,769	14,257
Deutsche Bank A.Ş.	14	10	1	28	91	21	94	0	71	71	277	1,284
Eurobank Tekfen A.Ş.	30	4	1	196	255	11	15	0	15	15	297	2,593
Finans Bank A.Ş.	324	56	3	2,255	1,059	84	859	0	437	437	2,439	19,712
Fortis Bank A.Ş.	134	13	0	543	706	191	335	12	75	86	1,319	7,580
Habib Bank Limited	0	0	0	1	20	0	0	4	2	6	27	49
HSBC Bank A.Ş.	92	29	0	634	439	231	842	0	166	166	1,677	9,312
ING Bank A.Ş.	100	34	0	625	1,167	-42	61	0	125	125	1,311	10,242
JPMorgan Chase Bank N.A.	6	5	0	14	67	0	0	33	15	48	115	134
Millennium Bank A.Ş.	7	2	0	40	136	18	0	-60	-12	-72	82	720
Société Générale (SA)	5	1	0	8	46	13	0	-32	-11	-43	15	242
The Royal Bank of Scotland N.V.	11	3	0	47	73	49	0	72	47	120	242	805
Turkland Bank A.Ş.	11	2	1	26	114	21	8	0	2	2	145	770
WestLB AG	2	1	0	5	36	19	0	28	20	49	104	374
Development and Investment Banks	186	114	0	1,948	5,563	1,360	989	-81	664	583	8,495	18,168
Aktif Yatırım Bankası A.Ş.	3	1	0	25	104	3	2	0	6	6	115	389
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	15	2	0	32	227	27	28	0	18	18	299	1,073
Credit Agricole Yatırım Bankası Türk A.Ş.	2	0	0	8	27	62	11	-71	6	-65	36	43
Diler Yatırım Bankası A.Ş.	1	1	0	2	40	2	8	0	5	5	54	63
GSD Yatırım Bankası A.Ş.	1	0	0	1	34	2	7	0	2	2	45	69
İller Bankası	15	90	0	224	3,152	592	208	0	232	232	4,185	5,385
İMKB Takas ve Saklama Bankası A.Ş.	5	2	0	754	40	65	57	1	25	26	188	1,003
Merrill Lynch Yatırım Bank A.Ş.	6	1	0	17	34	0	0	-7	5	-2	32	139
Nurol Yatırım Bankası A.Ş.	1	0	0	4	30	3	0	1	2	3	36	117
Taib Yatırım Bank A.Ş.	0	0	0	6	18	0	0	-5	-2	-8	11	17
Türk Eximbank	55	1	0	679	1,345	408	476	0	230	230	2,459	4,362
Türkiye Kalkınma Bankası A.Ş.	17	5	0	28	108	142	69	0	17	17	336	865
Türkiye Sınai Kalkınma Bankası A.Ş.	65	10	0	169	403	55	124	0	118	118	700	4,642

# Maturity Structure of Deposits, USD Million

(December 2009)

Banka	Saving deposits					Foreign currency deposits										Public sector deposits				
						Residents in Turkey				Residents abroad										
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Türkish Banking System	11,374	38,105	80,487	4,949	134,914	17,616	30,859	40,532	12,334	898	1,332	3,172	2,628	109,371	6,609	1,820	5,623	278	14,329	
Deposit Banks	11,374	38,105	80,487	4,949	134,914	17,616	30,859	40,532	12,334	898	1,332	3,172	2,628	109,371	6,609	1,820	5,623	278	14,329	
State-owned Commercial Banks	4,328	9,488	35,896	2,249	51,960	3,706	6,441	12,157	4,959	119	219	1,625	721	29,947	5,329	1,728	5,203	264	12,524	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,832	6,278	22,884	1,745	33,739	1,931	3,055	3,627	2,980	54	118	240	376	12,382	3,797	716	2,746	130	7,389	
Türkiye Halk Bankası A.Ş.	793	2,673	8,515	348	12,329	1,095	1,885	3,502	947	44	61	1,314	343	9,191	569	180	497	48	1,295	
Türkiye Vakıflar Bankası T.A.O.	702	538	4,497	156	5,893	680	1,501	5,028	1,032	21	39	71	3	8,374	963	832	1,960	86	3,841	
Privately-owned Commercial Banks	5,976	23,878	33,127	2,313	65,295	11,237	19,166	22,715	6,578	528	860	1,181	1,797	64,062	983	71	228	14	1,296	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	1,215	4,280	8,798	443	14,737	2,170	2,759	5,732	1,542	33	23	27	201	12,486	172	1	1	1	176	
Alternatif Bank A.Ş.	13	114	383	89	598	58	138	298	157	7	3	3	3	667	23	0	0	0	23	
Anadolubank A.Ş.	19	75	613	19	725	69	175	413	4	1	7	15	0	684	6	0	1	0	7	
Şekerbank T.A.Ş.	106	660	1,184	48	1,998	163	541	573	162	2	14	15	16	1,486	19	0	0	0	19	
Tekstil Bankası A.Ş.	5	104	244	12	365	36	169	251	11	1	3	5	8	485	3	0	0	0	3	
Turkish Bank A.Ş.	7	42	47	1	97	9	39	77	21	0	10	2	2	160	1	0	0	0	1	
Türk Ekonomi Bankası A.Ş.	166	541	1,554	78	2,338	570	766	808	63	39	28	23	5	2,302	70	1	1	0	72	
Türkiye Garanti Bankası A.Ş.	1,233	4,754	7,770	258	14,015	3,067	5,478	5,750	957	227	332	301	542	16,655	310	4	5	0	320	
Türkiye İş Bankası A.Ş.	2,245	10,700	6,235	1,016	20,197	2,777	6,095	5,368	1,921	111	354	181	888	17,697	193	59	189	10	451	
Yapı ve Kredi Bankası A.Ş.	968	2,609	6,300	349	10,226	2,317	3,006	3,445	1,739	107	85	609	132	11,441	187	6	29	2	224	
Banks Under Dep.Insur.Fund	5	0	0	0	5	11	0	0	0	0	0	0	0	11	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	5	0	0	0	5	11	0	0	0	0	0	0	0	11	0	0	0	0	0	
Foreign Banks	1,065	4,739	11,463	386	17,654	2,663	5,251	5,659	796	250	254	367	110	15,350	296	21	192	0	509	
Arap Türk Bankası A.Ş.	0	0	3	0	3	16	2	8	2	21	0	5	2	55	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	8	0	1	0	10	2	0	5	26	0	0	0	0	0	
Citibank A.Ş.	12	279	343	63	697	202	461	17	11	8	7	0	0	705	0	0	0	0	0	
Denizbank A.Ş.	310	402	2,450	33	3,194	581	561	1,547	124	46	13	56	23	2,950	72	1	2	0	75	
Deutsche Bank A.Ş.	0	0	0	0	0	39	37	28	0	0	0	0	0	105	0	0	0	0	0	
Eurobank Tekfen A.Ş.	11	13	254	34	313	57	78	339	18	7	5	14	1	519	4	0	0	0	4	
Finans Bank A.Ş.	264	1,443	3,734	82	5,523	489	1,211	1,847	195	26	24	147	8	3,947	50	3	189	0	242	
Fortis Bank A.Ş.	128	550	918	19	1,615	241	560	645	32	20	15	39	2	1,554	1	0	0	0	1	
Habib Bank Limited	0	0	0	0	0	1	1	2	0	0	2	0	0	5	0	0	0	0	0	
HSBC Bank A.Ş.	155	1,779	275	77	2,287	676	1,614	177	173	101	183	34	40	2,998	43	0	0	0	44	
ING Bank A.Ş.	178	210	3,203	45	3,636	291	215	738	217	9	3	34	28	1,534	123	17	0	0	141	
JPMorgan Chase Bank N.A.	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	
Millennium Bank A.Ş.	3	45	76	15	139	12	83	155	20	1	1	2	0	275	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	31	0	0	0	0	0	0	31	0	0	0	0	0	
The Royal Bank of Scotland N.V.	0	0	0	0	0	18	347	0	0	2	0	0	0	367	0	0	0	0	0	
Turkland Bank A.Ş.	3	17	207	19	246	26	18	155	4	0	0	34	0	238	2	0	0	0	2	
WestLB AG	0	0	0	0	0	5	32	0	0	1	0	0	0	38	0	0	0	0	0	

(December 2009)

Banka	Commercial deposits					Other institutions deposits					Precious metals deposits					Central Bank of Turkey			
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +
Turkish Banking System	11,338	15,195	25,928	2,351	54,811	2,070	2,282	9,471	1,375	15,197	609	5	29	25	668	43	1	0	0
Deposit Banks	11,338	15,195	25,928	2,351	54,811	2,070	2,282	9,471	1,375	15,197	609	5	29	25	668	43	1	0	0
State-owned Commercial Banks	2,808	4,113	9,693	1,022	17,635	1,677	1,387	6,275	1,017	10,356	125	0	0	0	125	1	1	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,201	1,635	3,614	528	6,978	508	757	3,406	689	5,359	0	0	0	0	0	1	1	0	0
Türkiye Halk Bankası A.Ş.	962	1,113	1,572	58	3,705	202	92	1,056	159	1,508	125	0	0	0	125	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	646	1,364	4,507	436	6,953	968	538	1,813	170	3,489	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	6,861	8,278	13,432	1,125	29,696	308	837	3,012	291	4,449	456	3	28	25	512	42	0	0	0
Adabank A.Ş.	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,390	1,741	3,885	23	7,040	80	30	601	8	720	0	0	0	0	0	0	0	0	0
Alternatif Bank A.Ş.	49	222	114	5	389	0	1	0	0	1	0	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	82	36	51	0	169	1	3	14	0	18	0	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	241	184	287	34	747	13	27	138	20	198	1	0	0	0	1	0	0	0	0
Tekstil Bankası A.Ş.	22	69	20	8	119	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	20	8	5	0	33	0	1	1	0	2	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	475	456	436	29	1,395	6	16	59	30	112	11	3	1	1	16	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,522	2,722	4,867	157	9,267	57	28	94	1	180	224	0	2	1	227	0	0	0	0
Türkiye İş Bankası A.Ş.	1,902	1,144	1,963	761	5,769	133	715	2,013	230	3,090	76	0	0	0	76	42	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,158	1,693	1,805	108	4,764	17	17	91	1	126	144	0	25	23	192	0	0	0	0
Banks Under Dep.Insur.Fund	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	1,666	2,804	2,803	205	7,477	84	57	184	67	392	28	3	1	0	32	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	1	2	0	0	0	2	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	110	666	5	6	786	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	404	417	387	18	1,226	14	17	21	0	52	8	0	0	0	8	0	0	0	0
Deutsche Bank A.Ş.	11	37	0	0	49	5	0	0	0	5	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	36	153	212	3	404	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	435	498	1,643	155	2,731	10	17	85	63	175	0	0	0	0	0	0	0	0	0
Fortis Bank A.Ş.	223	136	141	1	501	30	3	60	0	93	4	3	1	0	8	0	0	0	0
Habib Bank Limited	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	156	339	17	11	523	15	12	1	3	31	16	0	0	0	16	0	0	0	0
ING Bank A.Ş.	250	332	359	5	945	7	5	16	0	29	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	8	12	14	6	40	0	2	0	0	2	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	46	0	0	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	6	114	0	0	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	24	28	25	1	77	0	1	0	0	2	0	0	0	0	0	0	0	0	0
WestLB AG	0	26	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0



**Maturity Structure of Deposits, USD M**  
(December 2009)

Banka	Interbank deposits																	Total				
	Domestic banks				Foreign banks				Participation banks				Other				Total					
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	150	2,999	753	106	1,503	1,415	2,624	1,528	542	0	0	0	0	0	0	0	11,663	52,751	94,012	168,618	25,573	340,953
Deposit Banks	150	2,999	753	106	1,503	1,415	2,624	1,528	542	0	0	0	0	0	0	0	11,663	52,751	94,012	168,618	25,573	340,953
State-owned Commercial Banks	27	1,804	388	55	92	225	382	126	63	0	0	0	0	0	0	0	3,165	18,276	25,405	71,618	10,413	125,713
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9	364	0	0	22	3	1	0	0	0	0	0	0	0	0	0	401	10,356	12,927	36,517	6,447	66,247
Türkiye Halk Bankası A.Ş.	17	930	54	0	67	145	18	0	61	0	0	0	0	0	0	0	1,292	3,934	7,079	16,527	1,903	29,443
Türkiye Vakıflar Bankası T.A.O.	1	510	334	55	4	76	363	126	2	0	0	0	0	0	0	0	1,472	3,986	5,399	18,574	2,063	30,022
Privately-owned Commercial Banks	59	471	344	31	964	1,076	1,942	596	436	0	0	0	0	0	0	0	5,961	27,851	54,640	76,010	12,769	171,270
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	5
Akbank T.A.Ş.	3	128	0	1	23	296	1,613	228	101	0	0	0	0	0	0	0	2,394	5,188	9,259	20,658	2,448	37,552
Alternatif Bank A.Ş.	0	33	0	1	2	0	0	0	0	0	0	0	0	0	0	0	36	151	510	797	255	1,713
Anadolubank A.Ş.	0	35	0	13	0	5	0	0	0	0	0	0	0	0	0	0	54	178	336	1,108	36	1,657
Şekerbank T.A.Ş.	0	0	0	0	1	3	5	1	5	0	0	0	0	0	0	0	15	550	1,430	2,203	281	4,464
Tekstil Bankası A.Ş.	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	68	348	520	40	975
Turkish Bank A.Ş.	0	0	0	0	0	56	7	0	0	0	0	0	0	0	0	0	63	37	156	138	24	356
Türk Ekonomi Bankası A.Ş.	0	0	3	0	22	32	5	2	34	0	0	0	0	0	0	0	99	1,393	1,842	2,891	208	6,335
Türkiye Garanti Bankası A.Ş.	6	137	4	9	712	368	46	76	208	0	0	0	0	0	0	0	1,566	7,567	13,823	18,839	2,001	42,230
Türkiye İş Bankası A.Ş.	6	75	337	1	84	272	265	167	1	0	0	0	0	0	0	0	1,250	7,570	19,414	16,551	4,994	48,529
Yapı ve Kredi Bankası A.Ş.	42	61	0	6	120	44	0	121	87	0	0	0	0	0	0	0	481	5,149	7,519	12,304	2,483	27,455
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	0	0	0	19
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	0	0	0	19
Foreign Banks	64	724	21	20	447	114	300	806	42	0	0	0	0	0	0	0	2,538	6,606	13,967	20,989	2,390	43,952
Arap Türk Bankası A.Ş.	0	32	0	0	26	0	0	0	0	0	0	0	0	0	0	0	58	66	35	15	4	120
Bank Mellat	0	0	0	0	57	0	0	0	0	0	0	0	0	0	0	0	58	76	2	1	5	84
Citibank A.Ş.	20	0	0	0	221	1	0	0	0	0	0	0	0	0	0	0	242	573	1,413	365	80	2,431
Denizbank A.Ş.	1	98	21	1	12	49	64	51	22	0	0	0	0	0	0	0	318	1,470	1,558	4,547	249	7,824
Deutsche Bank A.Ş.	0	187	0	0	37	0	0	0	0	0	0	0	0	0	0	0	224	93	262	28	0	383
Eurobank Tekfen A.Ş.	0	1	0	0	3	0	0	0	0	0	0	0	0	0	0	0	4	119	250	820	55	1,245
Finans Bank A.Ş.	2	65	0	0	12	59	96	755	20	0	0	0	0	0	0	0	1,008	1,308	3,320	7,741	1,258	13,627
Fortis Bank A.Ş.	10	108	0	2	9	5	0	1	0	0	0	0	0	0	0	0	134	665	1,379	1,803	58	3,906
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	3	0	7
HSBC Bank A.Ş.	31	3	0	14	51	0	0	0	0	0	0	0	0	0	0	0	98	1,245	3,929	504	319	5,997
ING Bank A.Ş.	0	136	0	2	1	0	0	0	0	0	0	0	0	0	0	0	139	859	917	4,351	296	6,423
JPMorgan Chase Bank N.A.	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	4	5	0	0	0	5
Millennium Bank A.Ş.	0	0	0	0	0	2	140	0	0	0	0	0	0	0	0	0	141	24	145	388	42	598
Société Générale (SA)	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	1	76	0	0	78
The Royal Bank of Scotland N.V.	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	5	31	461	0	0	492
Turkland Bank A.Ş.	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	56	64	423	23	566
WestLB AG	0	95	0	0	7	0	0	0	0	0	0	0	0	0	0	0	102	13	153	0	0	166

(December 2009)

[illegible]

**Information on borrowings, USD Million**

(December 2009)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
<b>Turkish Banking System</b>	<b>2,370</b>	<b>12,952</b>	<b>5,648</b>	<b>26,209</b>	<b>47,178</b>
<b>Deposit Banks</b>	<b>2,287</b>	<b>11,403</b>	<b>5,645</b>	<b>22,134</b>	<b>41,469</b>
<b>State-owned Commercial Banks</b>	<b>123</b>	<b>1,142</b>	<b>53</b>	<b>2,999</b>	<b>4,316</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10	4	0	0	14
Türkiye Halk Bankası A.Ş.	83	197	52	1,033	1,366
Türkiye Vakıflar Bankası T.A.O.	29	941	0	1,965	2,936
<b>Privately-owned Commercial Banks</b>	<b>1,132</b>	<b>8,647</b>	<b>3,908</b>	<b>12,677</b>	<b>26,364</b>
Adabank A.Ş.	0	0	0	0	0
Akbank T.A.Ş.	92	2,293	0	3,096	5,481
Alternatif Bank A.Ş.	25	89	1	152	267
Anadolubank A.Ş.	4	145	0	6	154
Şekerbank T.A.Ş.	23	22	0	149	194
Tekstil Bankası A.Ş.	5	42	0	52	98
Turkish Bank A.Ş.	95	98	0	0	193
Türk Ekonomi Bankası A.Ş.	528	451	2	128	1,109
Türkiye Garanti Bankası A.Ş.	104	1,923	2,041	4,678	8,746
Türkiye İş Bankası A.Ş.	94	2,014	1,516	2,927	6,551
Yapı ve Kredi Bankası A.Ş.	162	1,570	348	1,490	3,569
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
<b>Foreign Banks</b>	<b>1,033</b>	<b>1,615</b>	<b>1,684</b>	<b>6,458</b>	<b>10,790</b>
Arap Türk Bankası A.Ş.	0	253	0	3	257
Bank Mellat	0	15	0	0	15
Citibank A.Ş.	131	1	0	0	132
Denizbank A.Ş.	34	117	95	2,768	3,014
Deutsche Bank A.Ş.	582	0	0	0	582
Eurobank Tekfen A.Ş.	14	16	467	85	582
Finans Bank A.Ş.	33	454	202	689	1,378
Fortis Bank A.Ş.	18	133	220	1,436	1,806
Habib Bank Limited	1	11	0	0	13
HSBC Bank A.Ş.	14	54	701	235	1,004
ING Bank A.Ş.	172	315	0	1,223	1,710
JPMorgan Chase Bank N.A.	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0
Société Générale (SA)	2	140	0	0	141
The Royal Bank of Scotland N.V.	24	0	0	0	24
Turkland Bank A.Ş.	7	26	0	0	33
WestLB AG	2	78	0	19	99
<b>Development and Investment Banks</b>	<b>83</b>	<b>1,549</b>	<b>3</b>	<b>4,074</b>	<b>5,709</b>
Aktif Yatırım Bankası A.Ş.	0	65	0	0	65
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	138	0	491	632
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	1	3	0	0	3
GSD Yatırım Bankası A.Ş.	4	5	0	2	10
İller Bankası	0	0	0	144	144
İMKB Takas ve Saklama Bankası A.Ş.	61	0	0	0	61
Merrill Lynch Yatırım Bank A.Ş.	0	84	0	0	84
Nurol Yatırım Bankası A.Ş.	0	11	0	0	11
Taib Yatırım Bank A.Ş.	0	0	0	0	0
Türk Eximbank	0	1,054	0	308	1,362
Türkiye Kalkınma Bankası A.Ş.	1	11	0	415	427
Türkiye Sınai Kalkınma Bankası A.Ş.	13	180	3	2,714	2,910

**Information on taxes payable, USD Million**

(December 2009)

Banks	Corporate taxes payable	Taxation of securities	Property tax	Banking insurance transact. tax (BITT)	Foreign exchange legislation tax	Value added tax payable	Others	Total
<b>Turkish Banking System</b>	<b>867</b>	<b>360</b>	<b>8</b>	<b>185</b>	<b>0</b>	<b>13</b>	<b>159</b>	<b>1,592</b>
<b>Deposit Banks</b>	<b>764</b>	<b>359</b>	<b>8</b>	<b>183</b>	<b>0</b>	<b>12</b>	<b>155</b>	<b>1,481</b>
<b>State-owned Commercial Banks</b>	<b>301</b>	<b>125</b>	<b>1</b>	<b>43</b>	<b>0</b>	<b>1</b>	<b>40</b>	<b>511</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	155	64	0	18	0	1	22	261
Türkiye Halk Bankası A.Ş.	89	31	0	12	0	0	9	141
Türkiye Vakıflar Bankası T.A.O.	56	30	0	14	0	1	9	110
<b>Privately-owned Commercial Banks</b>	<b>417</b>	<b>204</b>	<b>4</b>	<b>96</b>	<b>0</b>	<b>6</b>	<b>75</b>	<b>802</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	128	48	0	16	0	1	23	216
Alternatif Bank A.Ş.	0	1	0	2	0	0	1	5
Anadolubank A.Ş.	2	1	0	2	0	0	1	7
Şekerbank T.A.Ş.	1	3	0	4	0	0	2	12
Tekstil Bankası A.Ş.	0	1	0	1	0	0	1	3
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	2	6	1	7	0	0	4	20
Türkiye Garanti Bankası A.Ş.	133	59	1	20	0	2	20	235
Türkiye İş Bankası A.Ş.	116	49	1	26	0	0	10	202
Yapı ve Kredi Bankası A.Ş.	35	35	1	19	0	2	12	104
<b>Banks Under Dep.Insur.Fund</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
Birleşik Fon Bankası A.Ş.	2	0	0	0	0	0	0	2
<b>Foreign Banks</b>	<b>45</b>	<b>30</b>	<b>3</b>	<b>43</b>	<b>0</b>	<b>5</b>	<b>40</b>	<b>166</b>
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	1
Bank Mellat	1	0	0	0	0	0	0	2
Citibank A.Ş.	3	2	0	2	0	1	0	8
Denizbank A.Ş.	19	6	0	9	0	0	5	40
Deutsche Bank A.Ş.	0	0	0	1	0	0	0	2
Eurobank Tekfen A.Ş.	0	1	0	1	0	0	1	3
Finans Bank A.Ş.	0	2	1	11	0	0	16	30
Fortis Bank A.Ş.	0	4	1	4	0	0	4	12
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	5	5	1	6	0	0	8	25
ING Bank A.Ş.	10	8	0	6	0	1	4	30
JPMorgan Chase Bank N.A.	4	0	0	0	0	0	0	5
Millennium Bank A.Ş.	0	1	0	0	0	0	0	1
Société Générale (SA)	0	0	0	0	0	0	0	1
The Royal Bank of Scotland N.V.	1	0	0	0	0	0	0	3
Turkland Bank A.Ş.	0	0	0	1	0	0	1	2
WestLB AG	0	0	0	0	0	0	0	1
<b>Development and Investment Banks</b>	<b>103</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>111</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	1
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası	88	0	0	0	0	1	1	90
İMKB Takas ve Saklama Bankası A.Ş.	1	0	0	0	0	0	0	2
Merrill Lynch Yatırım Bank A.Ş.	1	0	0	0	0	0	0	1
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	4	0	0	0	0	0	0	5
Türkiye Sınai Kalkınma Bankası A.Ş.	7	1	0	0	0	0	1	10

**Information on general provisions and general reserves for possible loan losses, USD Million**

(December 2009)

Banks	General provisions					General reserves for possible loan losses
	Provisions for 1st group loans and receivables	Provisions for 2nd group loans and receivables	Provisions for non cash loans	Others	Total	
<b>Turkish Banking System</b>	<b>1,930</b>	<b>385</b>	<b>277</b>	<b>198</b>	<b>2,790</b>	<b>1,556</b>
<b>Deposit Banks</b>	<b>1,882</b>	<b>381</b>	<b>272</b>	<b>194</b>	<b>2,728</b>	<b>1,524</b>
<b>State-owned Commercial Banks</b>	<b>507</b>	<b>91</b>	<b>50</b>	<b>42</b>	<b>691</b>	<b>422</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	194	38	14	42	288	411
Türkiye Halk Bankası A.Ş.	153	15	18	0	185	10
Türkiye Vakıflar Bankası T.A.O.	161	38	18	0	217	0
<b>Privately-owned Commercial Banks</b>	<b>1,086</b>	<b>221</b>	<b>174</b>	<b>125</b>	<b>1,607</b>	<b>920</b>
Adabank A.Ş.	0	0	0	0	0	0
Akbank T.A.Ş.	162	31	30	25	248	0
Alternatif Bank A.Ş.	12	0	2	0	14	0
Anadolubank A.Ş.	11	1	1	0	13	0
Şekerbank T.A.Ş.	27	8	4	1	40	0
Tekstil Bankası A.Ş.	5	1	1	0	7	0
Turkish Bank A.Ş.	1	0	0	0	1	0
Türk Ekonomi Bankası A.Ş.	38	6	6	0	50	0
Türkiye Garanti Bankası A.Ş.	258	9	27	0	294	222
Türkiye İş Bankası A.Ş.	202	30	36	71	339	639
Yapı ve Kredi Bankası A.Ş.	371	134	68	27	600	60
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	3	3	0
<b>Foreign Banks</b>	<b>288</b>	<b>69</b>	<b>47</b>	<b>23</b>	<b>428</b>	<b>182</b>
Arap Türk Bankası A.Ş.	2	0	2	0	4	0
Bank Mellat	0	0	0	0	1	0
Citibank A.Ş.	16	2	3	0	21	0
Denizbank A.Ş.	70	12	9	0	91	105
Deutsche Bank A.Ş.	0	0	1	0	2	0
Eurobank Tekfen A.Ş.	6	2	1	1	10	0
Finans Bank A.Ş.	79	25	15	15	134	68
Fortis Bank A.Ş.	25	7	4	2	38	0
Habib Bank Limited	0	0	0	0	0	0
HSBC Bank A.Ş.	35	12	7	0	54	0
ING Bank A.Ş.	45	7	3	4	60	9
JPMorgan Chase Bank N.A.	0	0	0	1	1	0
Millennium Bank A.Ş.	4	0	0	0	5	0
Société Générale (SA)	1	0	0	0	1	0
The Royal Bank of Scotland N.V.	1	1	1	0	3	0
Turkland Bank A.Ş.	3	0	1	0	4	0
WestLB AG	1	0	0	0	1	0
<b>Development and Investment Banks</b>	<b>48</b>	<b>4</b>	<b>5</b>	<b>4</b>	<b>61</b>	<b>32</b>
Aktif Yatırım Bankası A.Ş.	2	0	1	0	3	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	6	1	0	1	9	4
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	1	0	1	0
Diler Yatırım Bankası A.Ş.	1	0	0	0	1	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	1	0
İller Bankası	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	2	0	2	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	1	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0
Türk Eximbank	17	0	0	0	17	28
Türkiye Kalkınma Bankası A.Ş.	3	2	0	1	5	0
Türkiye Sınai Kalkınma Bankası A.Ş.	18	1	1	2	22	0
						<b>0</b>

(December 2009)

Banks	From domestic banks		From other domestic institutions		From foreign banks		From other foreign institutions		Total
	TC	FC	TC	FC	TC	FC	TC	FC	
Turkish Banking System	0	0	0	142	124	3,018	0	964	4,248
Deposit Banks	0	0	0	0	124	3,018	0	913	4,055
State-owned Commercial Banks	0	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	0	0	0	0	0	1,517	0	913	2,430
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	0
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	0	0	0	0	0	22	0	0	22
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	325	325
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	588	588
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	1,495	0	0	1,495
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	0	0	0	0	124	1,501	0	0	1,625
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	510	0	0	510
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Eurobank Tekfen A.Ş.	0	0	0	0	124	0	0	0	124
Finans Bank A.Ş.	0	0	0	0	0	991	0	0	991
Fortis Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
WestLB AG	0	0	0	0	0	0	0	0	0
Development and Investment Banks	0	0	0	142	0	0	0	51	193
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	142	0	0	0	0	142
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	51	51

**Information on Income-Expenditure, USD Million**

(December 2009)

	Operating income													
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Dividend income
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net	
Banks														
<b>Turkish Banking System</b>	<b>35,179</b>	<b>885</b>	<b>18,920</b>	<b>1,232</b>	<b>56,216</b>	<b>22,956</b>	<b>2,494</b>	<b>2,649</b>	<b>28,099</b>	<b>28,117</b>	<b>7,473</b>	<b>1,232</b>	<b>6,241</b>	<b>518</b>
<b>Deposit Banks</b>	<b>34,312</b>	<b>805</b>	<b>18,676</b>	<b>1,146</b>	<b>54,939</b>	<b>22,956</b>	<b>2,296</b>	<b>2,569</b>	<b>27,821</b>	<b>27,118</b>	<b>7,393</b>	<b>1,220</b>	<b>6,172</b>	<b>498</b>
<b>State-owned Commercial Banks</b>	<b>9,645</b>	<b>305</b>	<b>8,312</b>	<b>176</b>	<b>18,438</b>	<b>9,032</b>	<b>150</b>	<b>1,016</b>	<b>10,198</b>	<b>8,240</b>	<b>1,121</b>	<b>204</b>	<b>917</b>	<b>42</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,792	213	5,533	11	9,549	4,929	2	538	5,469	4,080	356	62	294	18
Türkiye Halk Bankası A.Ş.	2,841	85	1,642	15	4,583	2,160	50	283	2,493	2,090	365	56	310	7
Türkiye Vakıflar Bankası T.A.O.	3,011	7	1,137	150	4,305	1,944	99	194	2,236	2,069	400	87	313	16
<b>Privately-owned Commercial Banks</b>	<b>17,449</b>	<b>342</b>	<b>8,905</b>	<b>637</b>	<b>27,333</b>	<b>11,014</b>	<b>1,449</b>	<b>1,291</b>	<b>13,754</b>	<b>13,580</b>	<b>4,865</b>	<b>790</b>	<b>4,076</b>	<b>407</b>
Adabank A.Ş.	0	0	3	1	4	0	0	0	0	3	0	0	0	0
Akbank T.A.Ş.	3,267	92	2,792	4	6,156	2,379	181	507	3,067	3,088	1,003	142	861	29
Alternatif Bank A.Ş.	254	1	54	9	317	133	14	9	156	161	24	5	18	0
Anadolubank A.Ş.	246	0	62	5	313	106	9	19	134	179	44	4	40	0
Şekerbank T.A.Ş.	609	0	225	12	847	312	15	40	366	481	83	14	69	1
Tekstil Bankası A.Ş.	138	4	22	4	168	71	10	1	82	86	15	3	13	0
Turkish Bank A.Ş.	16	7	9	4	37	16	1	3	21	16	2	0	2	1
Türk Ekonomi Bankası A.Ş.	853	9	195	43	1,099	400	117	44	561	538	242	81	161	8
Türkiye Garanti Bankası A.Ş.	4,037	148	2,634	201	7,020	2,647	449	509	3,605	3,416	1,404	300	1,104	53
Türkiye İş Bankası A.Ş.	4,548	63	2,029	218	6,858	3,071	394	120	3,586	3,273	911	69	842	219
Yapı ve Kredi Bankası A.Ş.	3,482	18	880	136	4,515	1,880	257	39	2,176	2,339	1,138	172	966	96
<b>Banks Under Dep.Insur.Fund</b>	<b>1</b>	<b>23</b>	<b>0</b>	<b>1</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	1	23	0	1	26	0	0	0	0	25	2	0	2	0
<b>Foreign Banks</b>	<b>7,217</b>	<b>135</b>	<b>1,459</b>	<b>332</b>	<b>9,142</b>	<b>2,910</b>	<b>697</b>	<b>262</b>	<b>3,869</b>	<b>5,273</b>	<b>1,405</b>	<b>226</b>	<b>1,178</b>	<b>50</b>
Arap Türk Bankası A.Ş.	18	0	24	0	42	1	3	4	8	34	16	0	15	0
Bank Mellat	13	2	3	0	17	1	6	0	7	11	7	0	7	0
Citibank A.Ş.	309	21	45	55	431	184	4	0	188	242	5	10	-6	0
Denizbank A.Ş.	1,386	8	275	48	1,717	476	119	14	609	1,107	234	60	174	2
Deutsche Bank A.Ş.	6	1	20	9	37	8	9	9	26	11	33	5	27	0
Eurobank Tekfen A.Ş.	117	17	145	12	291	100	93	27	221	70	22	1	21	0
Finans Bank A.Ş.	2,179	36	384	4	2,603	900	143	56	1,100	1,504	433	44	388	4
Fortis Bank A.Ş.	767	3	177	46	994	289	95	119	503	491	150	35	115	28
Habib Bank Limited	2	2	1	0	5	0	0	0	1	4	0	0	0	0
HSBC Bank A.Ş.	1,087	9	101	82	1,280	326	144	3	473	806	285	46	239	12
ING Bank A.Ş.	1,185	22	218	1	1,427	534	62	28	624	803	149	20	128	4
JPMorgan Chase Bank N.A.	0	1	9	11	21	0	0	1	2	19	1	0	1	0
Millennium Bank A.Ş.	49	3	3	4	59	36	0	0	36	23	3	1	2	0
Société Générale (SA)	15	4	3	12	33	7	2	0	9	24	4	1	3	0
The Royal Bank of Scotland N.V.	15	3	25	36	80	8	9	0	17	64	45	1	44	0
Turkland Bank A.Ş.	66	0	14	4	84	35	6	0	41	43	9	1	9	0
WestLB AG	2	2	12	6	22	4	2	0	5	17	10	0	9	0
<b>Development and Investment Banks</b>	<b>867</b>	<b>80</b>	<b>244</b>	<b>86</b>	<b>1,277</b>	<b>0</b>	<b>198</b>	<b>79</b>	<b>278</b>	<b>999</b>	<b>81</b>	<b>11</b>	<b>69</b>	<b>20</b>
Aktif Yatırım Bankası A.Ş.	22	0	5	0	27	0	3	2	5	22	4	0	4	3
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	85	0	9	5	100	0	38	4	42	58	10	2	8	0
Credit Agricole Yatırım Bankası Türk A.Ş.	0	3	0	0	3	0	0	0	0	2	12	0	12	0
Diler Yatırım Bankası A.Ş.	6	0	0	1	7	0	0	0	7	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	9	0	0	0	9	0	1	0	1	8	1	0	1	0
İller Bankası	338	36	0	16	390	0	0	0	0	390	20	0	20	0
İMKB Takas ve Saklama Bankası A.Ş.	0	24	9	2	35	0	10	0	10	25	13	1	12	4
Merrill Lynch Yatırım Bank A.Ş.	0	6	4	0	10	0	0	2	2	8	2	1	1	0
Nurol Yatırım Bankası A.Ş.	7	1	1	1	9	0	3	0	4	6	2	0	1	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	217	7	25	46	294	0	34	0	34	260	2	6	-4	0
Türkiye Kalkınma Bankası A.Ş.	31	0	16	9	56	0	9	5	15	41	10	1	10	0
Türkiye Sınai Kalkınma Bankası A.Ş.	152	3	174	6	336	0	99	65	164	172	5	1	5	13

**Information on Income-Expenditure, U\$**

(December 2009)

Banks				Provision for loan or other receivables losses (-)	Other operating expenses (-)	Net operating profit / loss	Surplus written as gain after merger	Profit (loss) from equity method applied subsidiaries	Net monetary position gain / loss	Profit / loss before taxes from continuing operations	Provision for taxes on income from continuing operations	Net profit / loss from continuing operations	Income from terminated operations	Expenses from terminated operations	Profit / loss before taxes from terminated operations	Provision for taxes on income from terminated operations	Net profit / loss from terminated operations	Net profit / losses
	Trading profit / loss (net)	Other operating income	Total operating income / expenses															
<b>Turkish Banking System</b>	<b>1,118</b>	<b>2,723</b>	<b>38,718</b>	<b>8,126</b>	<b>14,410</b>	<b>16,181</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16,181</b>	<b>-3,181</b>	<b>13,001</b>	<b>133</b>	<b>0</b>	<b>132</b>	<b>-38</b>	<b>95</b>	<b>13,096</b>
<b>Deposit Banks</b>	<b>1,072</b>	<b>2,613</b>	<b>37,473</b>	<b>8,025</b>	<b>14,062</b>	<b>15,386</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,386</b>	<b>-3,049</b>	<b>12,337</b>	<b>133</b>	<b>0</b>	<b>132</b>	<b>-38</b>	<b>95</b>	<b>12,432</b>
<b>State-owned Commercial Banks</b>	<b>172</b>	<b>620</b>	<b>9,989</b>	<b>1,519</b>	<b>3,107</b>	<b>5,363</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,363</b>	<b>-1,064</b>	<b>4,299</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,299</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	41	235	4,669	425	1,274	2,970	0	0	0	2,970	-609	2,361	0	0	0	0	0	2,361
Türkiye Halk Bankası A.Ş.	11	176	2,593	434	803	1,356	0	0	0	1,356	-260	1,097	0	0	0	0	0	1,097
Türkiye Vakıflar Bankası T.A.O.	120	209	2,727	660	1,031	1,037	0	0	0	1,037	-196	841	0	0	0	0	0	841
<b>Privately-owned Commercial Banks</b>	<b>1,176</b>	<b>1,547</b>	<b>20,785</b>	<b>4,844</b>	<b>7,580</b>	<b>8,361</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,361</b>	<b>-1,623</b>	<b>6,738</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-31</b>	<b>-31</b>	<b>6,707</b>
Adabank A.Ş.	0	0	4	0	3	1	0	0	0	1	0	1	0	0	0	0	0	1
Akbank T.A.Ş.	104	353	4,435	751	1,468	2,216	0	0	0	2,216	-383	1,833	0	0	0	0	0	1,833
Alternatif Bank A.Ş.	-12	32	199	75	72	52	0	0	0	52	-10	41	0	0	0	0	0	41
Anadolubank A.Ş.	-1	10	227	28	98	102	0	0	0	102	-21	81	0	0	0	0	0	81
Şekerbank T.A.Ş.	-54	79	576	157	286	134	0	0	0	134	0	134	0	0	0	-31	-31	103
Tekstil Bankası A.Ş.	9	9	116	37	68	11	0	0	0	11	-2	9	0	0	0	0	0	9
Turkish Bank A.Ş.	2	2	22	3	18	1	0	0	0	1	0	1	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	34	22	763	119	471	173	0	0	0	173	-31	141	0	0	0	0	0	141
Türkiye Garanti Bankası A.Ş.	592	188	5,353	1,084	1,728	2,541	0	0	0	2,541	-549	1,992	0	0	0	0	0	1,992
Türkiye İş Bankası A.Ş.	275	722	5,330	1,537	1,812	1,981	0	0	0	1,981	-385	1,595	0	0	0	0	0	1,595
Yapı ve Kredi Bankası A.Ş.	229	131	3,760	1,052	1,555	1,152	0	0	0	1,152	-241	911	0	0	0	0	0	911
<b>Banks Under Dep.Insur.Fund</b>	<b>45</b>	<b>9</b>	<b>82</b>	<b>12</b>	<b>22</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>-11</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37</b>
Birleşik Fon Bankası A.Ş.	45	9	82	12	22	48	0	0	0	48	-11	37	0	0	0	0	0	37
<b>Foreign Banks</b>	<b>-320</b>	<b>436</b>	<b>6,617</b>	<b>1,649</b>	<b>3,353</b>	<b>1,614</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,614</b>	<b>-350</b>	<b>1,264</b>	<b>133</b>	<b>0</b>	<b>132</b>	<b>-7</b>	<b>126</b>	<b>1,390</b>
Arap Türk Bankası A.Ş.	-7	1	43	2	19	21	0	0	0	21	-4	17	0	0	0	0	0	17
Bank Mellat	1	0	19	0	4	15	0	0	0	15	-3	12	0	0	0	0	0	12
Citibank A.Ş.	83	87	407	119	223	65	0	0	0	65	-14	51	0	0	0	0	0	51
Denizbank A.Ş.	-64	140	1,360	363	549	447	0	0	0	447	-90	358	0	0	0	0	0	358
Deutsche Bank A.Ş.	101	4	144	2	52	90	0	0	0	90	-19	71	0	0	0	0	0	71
Eurobank Tekfen A.Ş.	26	2	119	37	63	19	0	0	0	19	-4	15	0	0	0	0	0	15
Finans Bank A.Ş.	-253	72	1,715	536	782	397	0	0	0	397	-86	311	133	0	133	-7	126	437
Fortis Bank A.Ş.	-6	14	641	108	442	91	0	0	0	91	-16	75	0	0	0	0	0	75
Habib Bank Limited	0	0	5	0	1	3	0	0	0	3	-1	2	0	0	0	0	0	2
HSBC Bank A.Ş.	22	46	1,125	320	603	203	0	0	0	203	-37	166	0	0	0	0	0	166
ING Bank A.Ş.	-238	54	752	133	436	183	0	0	0	183	-57	125	0	0	0	0	0	125
JPMorgan Chase Bank N.A.	21	0	42	2	21	19	0	0	0	19	-4	15	0	0	0	0	0	15
Millennium Bank A.Ş.	-5	2	22	3	33	-14	0	0	0	-14	2	-12	0	0	0	0	0	-12
Société Générale (SA)	-12	1	15	4	22	-11	0	0	0	-11	0	-11	0	0	0	0	0	-11
The Royal Bank of Scotland N.V.	-3	6	110	4	47	59	0	0	0	59	-12	47	0	0	0	0	0	47
Turkland Bank A.Ş.	7	1	60	15	43	2	0	0	0	2	0	2	0	0	0	0	0	2
WestLB AG	8	4	38	1	13	25	0	0	0	25	-5	20	0	0	0	0	0	20
<b>Development and Investment Banks</b>	<b>46</b>	<b>110</b>	<b>1,244</b>	<b>101</b>	<b>347</b>	<b>796</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>796</b>	<b>-132</b>	<b>664</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>664</b>
Aktif Yatırım Bankası A.Ş.	4	0	32	3	21	8	0	0	0	8	-2	6	0	0	0	0	0	6
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	8	1	74	17	34	23	0	0	0	23	-5	18	0	0	0	0	0	18
Credit Agricole Yatırım Bankası Türk A.Ş.	0	1	16	0	8	8	0	0	0	8	-1	6	0	0	0	0	0	6
Diler Yatırım Bankası A.Ş.	1	0	8	0	2	6	0	0	0	6	-1	5	0	0	0	0	0	5
GSD Yatırım Bankası A.Ş.	0	2	11	5	4	2	0	0	0	2	0	2	0	0	0	0	0	2
İller Bankası	0	33	444	0	124	319	0	0	0	319	-87	232	0	0	0	0	0	232
İMKB Takas ve Saklama Bankası A.Ş.	0	8	49	1	18	31	0	0	0	31	-5	25	0	0	0	0	0	25
Merrill Lynch Yatırım Bank A.Ş.	0	14	23	0	16	7	0	0	0	7	-1	5	0	0	0	0	0	5
Nurol Yatırım Bankası A.Ş.	1	0	8	1	5	2	0	0	0	2	0	2	0	0	0	0	0	2
Taib Yatırım Bank A.Ş.	1	0	1	0	3	-2	0	0	0	-2	0	-2	0	0	0	0	0	-2
Türk Eximbank	27	24	307	37	39	230	0	0	0	230	0	230	0	0	0	0	0	230
Türkiye Kalkınma Bankası A.Ş.	4	10	65	8	36	21	0	0	0	21	-4	17	0	0	0	0	0	17
Türkiye Sınai Kalkınma Bankası A.Ş.	2	17	207	29	37	142	0	0	0	142	-24	118	0	0	0	0	0	118



**Provision Expenses of Banks for Loans and Other Receivables, USD Million**  
(December 2009)

Banks	Specific provisions for loans and other receivables			General provision expenses	Provision expenses for possible losses	Market. securities impairment expense	Impairment expense related to associates, subs. and investment securities held to maturity	Others	Total
	III. Group	IV. Group	V. Group						
<b>Turkish Banking System</b>	<b>2,031</b>	<b>1,349</b>	<b>2,796</b>	<b>481</b>	<b>681</b>	<b>37</b>	<b>370</b>	<b>382</b>	<b>8,126</b>
<b>Deposit Banks</b>	<b>1,999</b>	<b>1,340</b>	<b>2,786</b>	<b>471</b>	<b>675</b>	<b>33</b>	<b>362</b>	<b>357</b>	<b>8,025</b>
<b>State-owned Commercial Banks</b>	<b>222</b>	<b>254</b>	<b>548</b>	<b>183</b>	<b>66</b>	<b>8</b>	<b>14</b>	<b>225</b>	<b>1,519</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	115	65	98	61	0	0	35	425
Türkiye Halk Bankası A.Ş.	114	24	155	41	5	0	0	97	434
Türkiye Vakıflar Bankası T.A.O.	58	115	328	44	0	8	14	93	660
<b>Privately-owned Commercial Banks</b>	<b>1,738</b>	<b>752</b>	<b>1,183</b>	<b>235</b>	<b>515</b>	<b>11</b>	<b>345</b>	<b>65</b>	<b>4,844</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	623	36	9	0	74	0	9	0	751
Alternatif Bank A.Ş.	0	0	49	11	0	0	7	8	75
Anadolubank A.Ş.	7	9	9	2	0	0	0	1	28
Şekerbank T.A.Ş.	33	58	35	8	0	3	3	17	157
Tekstil Bankası A.Ş.	3	16	14	0	0	2	2	0	37
Turkish Bank A.Ş.	0	0	1	0	0	2	0	0	3
Türk Ekonomi Bankası A.Ş.	3	19	93	-1	0	2	2	0	119
Türkiye Garanti Bankası A.Ş.	95	283	437	8	222	0	0	39	1,084
Türkiye İş Bankası A.Ş.	871	24	94	47	196	0	305	0	1,537
Yapı ve Kredi Bankası A.Ş.	103	306	442	160	22	0	18	0	1,052
<b>Banks Under Dep.Insur.Fund</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>12</b>
Birleşik Fon Bankası A.Ş.	1	1	2	2	0	0	0	7	12
<b>Foreign Banks</b>	<b>39</b>	<b>333</b>	<b>1,053</b>	<b>51</b>	<b>95</b>	<b>15</b>	<b>3</b>	<b>61</b>	<b>1,649</b>
Arap Türk Bankası A.Ş.	0	0	0	1	0	0	1	0	2
Bank Mellat	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	1	112	0	0	0	0	5	119
Denizbank A.Ş.	0	0	253	18	56	3	2	32	363
Deutsche Bank A.Ş.	0	0	0	1	0	1	0	0	2
Eurobank Tekfen A.Ş.	2	7	27	1	0	0	0	0	37
Finans Bank A.Ş.	25	157	289	26	33	0	0	6	536
Fortis Bank A.Ş.	-9	18	93	-1	0	0	0	6	108
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	7	114	198	0	0	1	0	0	320
ING Bank A.Ş.	12	29	68	1	4	9	0	10	133
JPMorgan Chase Bank N.A.	0	0	0	1	0	1	0	0	2
Millennium Bank A.Ş.	0	0	3	0	0	0	0	0	3
Société Générale (SA)	0	1	2	0	0	0	0	0	4
The Royal Bank of Scotland N.V.	0	3	1	1	0	0	0	0	4
Turkland Bank A.Ş.	2	3	7	1	2	0	0	0	15
WestLB AG	0	0	0	1	0	0	0	0	1
<b>Development and Investment Banks</b>	<b>31</b>	<b>9</b>	<b>11</b>	<b>10</b>	<b>6</b>	<b>3</b>	<b>7</b>	<b>25</b>	<b>101</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	2	0	0	0	0	3
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	3	1	1	4	0	7	0	17
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	1	1	2	0	0	0	0	0	5
İller Bankası	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	1	0	0	0	0	1
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	1	0	0	0	0	0	1
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	29	4	0	3	2	0	0	0	37
Türkiye Kalkınma Bankası A.Ş.	0	0	6	2	0	0	0	0	8
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	1	0	3	0	24	29

Information related to other operational expenses, USD Million  
(December 2009)

Banks	Personnel expenses	Reserve for employee termination benefit	Bank social aid fund deficit provision	Fixed assets impairment expense	Fixed assets depreciation expense	Intangible assets impairment expense	Goodwill impairment expense	Intangible assets amortization expense	Shares (capital method applied) impairment expense	Impairment expense for invest. securities disposed	Amorti. expenses of invest. securities disposed	Impairment expense for prop.&equip. held for sale purposes	Other operating expenses				Loss on sales of assets	Other	Total
													Operational Leasing Expenses	Mainten. expen.	Adverti. expen.	Other expen.			
<b>Turkish Banking System</b>	<b>6,560</b>	<b>134</b>	<b>74</b>	<b>11</b>	<b>750</b>	<b>10</b>	<b>1</b>	<b>137</b>	<b>0</b>	<b>18</b>	<b>15</b>	<b>0</b>	<b>759</b>	<b>194</b>	<b>451</b>	<b>3,501</b>	<b>27</b>	<b>1,767</b>	<b>14,410</b>
<b>Deposit Banks</b>	<b>6,365</b>	<b>125</b>	<b>74</b>	<b>10</b>	<b>738</b>	<b>10</b>	<b>1</b>	<b>134</b>	<b>0</b>	<b>18</b>	<b>14</b>	<b>0</b>	<b>746</b>	<b>187</b>	<b>450</b>	<b>3,438</b>	<b>27</b>	<b>1,727</b>	<b>14,062</b>
<b>State-owned Commercial Banks</b>	<b>1,520</b>	<b>82</b>	<b>0</b>	<b>9</b>	<b>139</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>0</b>	<b>100</b>	<b>55</b>	<b>64</b>	<b>654</b>	<b>4</b>	<b>466</b>	<b>3,107</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	703	47	0	1	32	0	0	2	0	0	0	0	24	34	15	174	1	242	1,274
Türkiye Halk Bankası A.Ş.	400	23	0	2	38	0	0	1	0	4	3	0	28	12	22	159	3	107	803
Türkiye Vakıflar Bankası T.A.O.	417	12	0	6	69	0	0	4	0	0	0	0	48	9	26	321	1	117	1,031
<b>Privately-owned Commercial Banks</b>	<b>3,293</b>	<b>31</b>	<b>74</b>	<b>0</b>	<b>411</b>	<b>10</b>	<b>0</b>	<b>78</b>	<b>0</b>	<b>12</b>	<b>9</b>	<b>0</b>	<b>376</b>	<b>66</b>	<b>266</b>	<b>2,036</b>	<b>17</b>	<b>902</b>	<b>7,580</b>
Adabank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	3
Akbank T.A.Ş.	550	2	0	0	70	0	0	10	0	0	0	0	46	9	65	533	0	183	1,468
Alternatif Bank A.Ş.	45	0	0	0	3	0	0	1	0	0	0	0	8	0	0	11	0	4	72
Anadolubank A.Ş.	64	1	0	0	4	0	0	0	0	0	0	0	8	1	1	13	0	7	98
Şekerbank T.A.Ş.	146	6	0	0	1	10	0	4	0	1	1	0	17	1	7	55	0	38	286
Tekstil Bankası A.Ş.	41	0	0	0	3	0	0	1	0	1	0	0	6	1	0	9	2	4	68
Turkish Bank A.Ş.	10	0	0	0	1	0	0	0	0	0	0	0	2	0	0	3	0	2	18
Türk Ekonomi Bankası A.Ş.	230	5	0	0	31	0	0	4	0	1	0	0	50	4	15	94	1	35	471
Türkiye Garanti Bankası A.Ş.	668	1	0	0	112	0	0	3	0	6	0	0	89	20	70	550	1	208	1,728
Türkiye İş Bankası A.Ş.	945	12	13	0	94	0	0	31	0	2	6	0	78	12	68	390	13	149	1,812
Yapı ve Kredi Bankası A.Ş.	593	3	60	0	93	0	0	25	0	1	2	0	72	17	40	378	0	272	1,555
<b>Banks Under Dep.Insur.Fund</b>	<b>11</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>1</b>	<b>22</b>
Birleşik Fon Bankası A.Ş.	11	1	0	0	1	0	0	0	0	0	0	0	1	0	0	7	0	1	22
<b>Foreign Banks</b>	<b>1,542</b>	<b>12</b>	<b>0</b>	<b>1</b>	<b>187</b>	<b>0</b>	<b>1</b>	<b>50</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>269</b>	<b>65</b>	<b>120</b>	<b>740</b>	<b>5</b>	<b>357</b>	<b>3,353</b>
Arap Türk Bankası A.Ş.	12	1	0	0	1	0	0	0	0	0	0	0	0	0	1	3	0	1	19
Bank Mellat	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	4
Citibank A.Ş.	91	0	0	0	6	0	0	2	0	0	0	0	10	5	20	61	3	26	223
Denizbank A.Ş.	264	1	0	0	30	0	0	7	0	0	0	0	41	6	21	110	1	68	549
Deutsche Bank A.Ş.	12	0	0	0	1	0	0	11	0	0	0	0	1	0	0	11	0	15	52
Eurobank Tekfen A.Ş.	32	1	0	0	3	0	1	0	0	0	0	0	5	0	0	15	0	6	63
Finans Bank A.Ş.	341	2	0	1	46	0	0	13	0	2	1	0	59	21	41	175	0	81	782
Fortis Bank A.Ş.	200	3	0	0	28	0	0	3	0	0	0	0	36	10	8	114	1	39	442
Habib Bank Limited	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	264	4	0	0	48	0	0	7	0	0	0	0	71	11	22	117	0	59	603
ING Bank A.Ş.	233	0	0	0	18	0	0	5	0	0	0	0	34	10	6	85	0	45	436
JPMorgan Chase Bank N.A.	6	0	0	0	1	0	0	0	0	0	0	0	0	0	0	10	0	3	21
Millennium Bank A.Ş.	18	0	0	0	1	0	0	0	0	0	0	0	5	0	0	7	0	1	33
Société Générale (SA)	14	0	0	0	0	0	0	1	0	0	0	0	1	0	0	3	0	3	22
The Royal Bank of Scotland N.V.	23	0	0	0	1	0	0	0	0	0	0	0	1	0	0	16	0	4	47
Turkland Bank A.Ş.	23	0	0	0	2	0	0	1	0	0	0	0	4	1	0	9	0	2	43
WestLB AG	6	0	0	0	0	0	0	0	0	0	0	0	1	0	0	3	0	2	13
<b>Development and Investment Banks</b>	<b>195</b>	<b>10</b>	<b>0</b>	<b>1</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>14</b>	<b>7</b>	<b>2</b>	<b>63</b>	<b>0</b>	<b>40</b>	<b>347</b>
Aktif Yatırım Bankası A.Ş.	12	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0	0	5	21
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	14	0	0	0	3	0	0	1	0	0	0	0	3	0	1	8	0	5	34
Credit Agricole Yatırım Bankası Türk A.Ş.	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	2	8
Diler Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
GSD Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	4
İller Bankası	72	6	0	0	4	0	0	0	0	0	0	0	3	5	0	30	0	4	124
İMKB Takas ve Saklama Bankası A.Ş.	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	18
Merrill Lynch Yatırım Bank A.Ş.	10	0	0	1	0	0	0	0	0	0	0	0	1	0	0	3	0	0	16
Nurol Yatırım Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	5
Taib Yatırım Bank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	3
Türk Eximbank	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	18	39
Türkiye Kalkınma Bankası A.Ş.	26	2	0	0	2	0	0	0	0	0	0	0	0	1	0	3	0	1	36
Türkiye Sınai Kalkınma Bankası A.Ş.	22	0	0	0	1	0	0	0	0	0	1	0	3	0	0	5	0	3	37

**Net trading income/loss, USD Million**  
(December 2009)

Banks	Income				Loss (-)				Net trading income/loss
	Profit on trading account securities	Profit on derivative financial transactions	Foreign exchange gains	Total	Losses on trading account securities	Losses on derivative financial transactions	Foreign exchange losses	Total	
<b>Turkish Banking System</b>	<b>2,240</b>	<b>20,028</b>	<b>142,391</b>	<b>164,660</b>	<b>460</b>	<b>21,146</b>	<b>141,936</b>	<b>163,542</b>	<b>1,118</b>
<b>Deposit Banks</b>	<b>2,214</b>	<b>19,813</b>	<b>141,223</b>	<b>163,250</b>	<b>445</b>	<b>20,970</b>	<b>140,762</b>	<b>162,178</b>	<b>1,072</b>
<b>State-owned Commercial Banks</b>	<b>188</b>	<b>515</b>	<b>7,100</b>	<b>7,803</b>	<b>3</b>	<b>570</b>	<b>7,058</b>	<b>7,631</b>	<b>172</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11	4	198	213	0	3	169	172	41
Türkiye Halk Bankası A.Ş.	92	468	5,657	6,217	1	519	5,686	6,206	11
Türkiye Vakıflar Bankası T.A.O.	86	43	1,244	1,373	3	48	1,203	1,253	120
<b>Privately-owned Commercial Banks</b>	<b>929</b>	<b>14,451</b>	<b>92,333</b>	<b>107,714</b>	<b>57</b>	<b>14,108</b>	<b>92,372</b>	<b>106,538</b>	<b>1,176</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	183	201	17,323	17,707	15	316	17,272	17,603	104
Alternatif Bank A.Ş.	8	291	478	777	4	315	470	789	-12
Anadolubank A.Ş.	10	4,428	223	4,661	3	4,434	225	4,662	-1
Şekerbank T.A.Ş.	29	232	1,864	2,124	4	303	1,872	2,179	-54
Tekstil Bankası A.Ş.	6	167	67	240	0	171	60	231	9
Turkish Bank A.Ş.	1	1	70	71	0	1	69	70	2
Türk Ekonomi Bankası A.Ş.	50	325	1,209	1,583	9	448	1,092	1,549	34
Türkiye Garanti Bankası A.Ş.	251	1,903	35,344	37,497	8	1,648	35,249	36,905	592
Türkiye İş Bankası A.Ş.	286	1,391	32,508	34,185	1	1,162	32,748	33,911	275
Yapı ve Kredi Bankası A.Ş.	106	5,513	3,249	8,868	14	5,311	3,314	8,639	229
<b>Banks Under Dep.Insur.Fund</b>	<b>45</b>	<b>0</b>	<b>6</b>	<b>51</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>45</b>
Birleşik Fon Bankası A.Ş.	45	0	6	51	0	0	6	6	45
<b>Foreign Banks</b>	<b>1,052</b>	<b>4,847</b>	<b>41,784</b>	<b>47,682</b>	<b>384</b>	<b>6,292</b>	<b>41,326</b>	<b>48,003</b>	<b>-320</b>
Arap Türk Bankası A.Ş.	0	12	305	317	0	13	311	324	-7
Bank Mellat	0	0	3	3	0	0	1	1	1
Citibank A.Ş.	61	641	72	774	6	678	7	691	83
Denizbank A.Ş.	104	480	11,161	11,745	14	938	10,857	11,809	-64
Deutsche Bank A.Ş.	120	451	504	1,076	12	477	486	975	101
Eurobank Tekfen A.Ş.	37	35	475	546	15	33	472	521	26
Finans Bank A.Ş.	245	1,076	3,209	4,530	26	1,587	3,169	4,783	-253
Fortis Bank A.Ş.	113	268	1,490	1,872	100	297	1,481	1,878	-6
Habib Bank Limited	0	0	1	1	0	0	1	1	0
HSBC Bank A.Ş.	101	48	8,671	8,821	10	124	8,665	8,799	22
ING Bank A.Ş.	18	678	3,225	3,921	10	930	3,219	4,159	-238
JPMorgan Chase Bank N.A.	214	334	3,656	4,203	184	336	3,663	4,182	21
Millennium Bank A.Ş.	4	12	7,229	7,245	2	35	7,213	7,250	-5
Société Générale (SA)	3	2	2	7	1	0	18	19	-12
The Royal Bank of Scotland N.V.	14	796	1,233	2,044	3	821	1,223	2,047	-3
Turkland Bank A.Ş.	6	1	529	535	0	3	526	528	7
WestLB AG	10	14	20	44	2	21	13	36	8
<b>Development and Investment Banks</b>	<b>27</b>	<b>215</b>	<b>1,169</b>	<b>1,410</b>	<b>15</b>	<b>175</b>	<b>1,174</b>	<b>1,364</b>	<b>46</b>
Aktif Yatırım Bankası A.Ş.	3	7	269	279	0	4	272	275	4
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	36	290	326	0	34	285	319	8
Credit Agricole Yatırım Bankası Türk A.Ş.	0	8	114	122	0	6	116	122	0
Diler Yatırım Bankası A.Ş.	0	1	31	32	0	0	31	31	1
GSD Yatırım Bankası A.Ş.	0	2	1	3	0	2	1	3	0
İller Bankası	0	0	0	0	0	0	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	12	27	84	123	10	37	76	123	0
Nurol Yatırım Bankası A.Ş.	0	0	4	4	0	0	4	4	1
Taib Yatırım Bank A.Ş.	1	0	73	73	0	0	72	73	1
Türk Eximbank	2	62	127	191	0	20	143	164	27
Türkiye Kalkınma Bankası A.Ş.	3	0	2	5	0	0	1	1	4
Türkiye Sınai Kalkınma Bankası A.Ş.	6	72	173	252	5	71	174	250	2

**Off Balance-Sheet Commitments, USD Million**

(December 2009)

Banks	Guarantees and warranties						Commitments			Derivative financial instruments		
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative financial instruments held for hedging	Trading transactions	
											Forward Fx buy/sell trans.	Swap trans.related to Fx and interest rates
<b>Turkish Banking System</b>	<b>57,119</b>	<b>1,985</b>	<b>13,634</b>	<b>15</b>	<b>4,154</b>	<b>76,906</b>	<b>114,839</b>	<b>11,094</b>	<b>125,933</b>	<b>11,842</b>	<b>19,797</b>	<b>97,129</b>
<b>Deposit Banks</b>	<b>55,011</b>	<b>1,970</b>	<b>13,352</b>	<b>15</b>	<b>2,205</b>	<b>72,553</b>	<b>114,010</b>	<b>10,314</b>	<b>124,324</b>	<b>11,842</b>	<b>19,675</b>	<b>95,111</b>
<b>State-owned Commercial Banks</b>	<b>11,894</b>	<b>409</b>	<b>3,657</b>	<b>12</b>	<b>111</b>	<b>16,085</b>	<b>12,848</b>	<b>9,142</b>	<b>21,990</b>	<b>0</b>	<b>593</b>	<b>5,933</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,234	23	451	0	0	3,707	3,522	9,135	12,657	0	48	90
Türkiye Halk Bankası A.Ş.	4,555	93	1,508	0	106	6,263	3,909	2	3,912	0	367	4,313
Türkiye Vakıflar Bankası T.A.O.	4,105	294	1,698	12	5	6,115	5,416	5	5,421	0	177	1,530
<b>Privately-owned Commercial Banks</b>	<b>32,291</b>	<b>466</b>	<b>7,112</b>	<b>2</b>	<b>1,069</b>	<b>40,941</b>	<b>70,118</b>	<b>5</b>	<b>70,122</b>	<b>6,604</b>	<b>10,785</b>	<b>47,376</b>
Adabank A.Ş.	12	0	0	0	0	12	1	0	1	0	0	0
Akbank T.A.Ş.	3,706	40	1,116	0	353	5,215	14,325	0	14,325	3,422	718	7,740
Alternatif Bank A.Ş.	805	79	165	0	9	1,058	662	0	662	0	28	370
Anadolubank A.Ş.	436	1	106	0	41	584	267	4	271	0	178	1,189
Şekerbank T.A.Ş.	1,823	32	121	0	24	1,999	876	0	876	0	0	1,682
Tekstil Bankası A.Ş.	441	0	47	1	17	506	207	0	207	0	363	565
Turkish Bank A.Ş.	49	0	1	0	78	128	56	0	56	0	0	162
Türk Ekonomi Bankası A.Ş.	1,801	26	338	0	140	2,305	2,497	0	2,497	512	1,067	1,432
Türkiye Garanti Bankası A.Ş.	8,045	85	1,743	0	0	9,872	13,249	0	13,249	1	3,308	9,792
Türkiye İş Bankası A.Ş.	6,431	102	1,732	0	141	8,405	24,929	0	24,929	0	1,800	9,276
Yapı ve Kredi Bankası A.Ş.	8,743	102	1,742	1	267	10,856	13,049	0	13,049	2,669	3,323	15,169
<b>Banks Under Dep.Insur.Fund</b>	<b>122</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>122</b>	<b>2,087</b>	<b>0</b>	<b>2,087</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	122	0	0	0	0	122	2,087	0	2,087	0	0	0
<b>Foreign Banks</b>	<b>10,704</b>	<b>1,094</b>	<b>2,582</b>	<b>0</b>	<b>1,025</b>	<b>15,406</b>	<b>28,958</b>	<b>1,167</b>	<b>30,125</b>	<b>5,238</b>	<b>8,297</b>	<b>41,803</b>
Arap Türk Bankası A.Ş.	583	11	193	0	0	787	98	0	98	0	0	103
Bank Mellat	13	0	11	0	0	24	25	0	25	0	0	0
Citibank A.Ş.	424	99	43	0	0	566	886	0	886	0	1,485	3,549
Denizbank A.Ş.	2,499	81	608	0	203	3,390	6,671	0	6,671	1,668	1,445	6,202
Deutsche Bank A.Ş.	128	0	38	0	0	167	799	0	799	0	909	665
Eurobank Tekfen A.Ş.	183	13	66	0	487	750	102	0	102	120	28	99
Finans Bank A.Ş.	2,653	447	363	0	28	3,490	7,887	55	7,943	97	559	14,725
Fortis Bank A.Ş.	1,176	103	441	0	77	1,797	2,571	0	2,571	0	292	5,079
Habib Bank Limited	3	0	8	0	0	11	0	0	0	0	0	0
HSBC Bank A.Ş.	401	256	210	0	74	941	5,941	0	5,941	0	1,911	6,496
ING Bank A.Ş.	1,950	62	485	0	118	2,615	1,646	0	1,646	2,670	45	2,306
JPMorgan Chase Bank N.A.	6	0	0	0	0	6	31	0	31	0	424	403
Millennium Bank A.Ş.	17	0	1	0	0	18	1,998	303	2,301	683	7	581
Société Générale (SA)	106	0	9	0	22	136	69	0	69	0	4	242
The Royal Bank of Scotland N.V.	148	18	58	0	0	223	105	808	913	0	1,187	1,071
Turkland Bank A.Ş.	406	6	49	0	15	477	55	0	55	0	0	9
WestLB AG	8	0	0	0	0	8	73	0	73	0	0	274
<b>Development and Investment Banks</b>	<b>2,107</b>	<b>15</b>	<b>282</b>	<b>0</b>	<b>1,949</b>	<b>4,353</b>	<b>829</b>	<b>780</b>	<b>1,609</b>	<b>0</b>	<b>122</b>	<b>2,018</b>
Aktif Yatırım Bankası A.Ş.	254	15	35	0	31	335	70	0	70	0	5	6
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	279	0	44	0	10	333	9	0	9	0	1	905
Credit Agricole Yatırım Bankası Türk A.Ş.	116	0	70	0	108	294	3	0	3	0	0	0
Diler Yatırım Bankası A.Ş.	35	0	0	0	0	35	9	0	9	0	14	0
GSD Yatırım Bankası A.Ş.	42	0	0	0	0	42	0	0	0	0	22	0
İller Bankası	1,004	0	0	0	0	1,004	499	0	499	0	0	0
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	1,114	1,114	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	6	0	6	0	80	29
Nürol Yatırım Bankası A.Ş.	137	0	4	0	0	141	0	0	0	0	0	0
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	566	566	10	0	10	0	0	907
Türkiye Kalkınma Bankası A.Ş.	0	0	7	0	0	7	14	410	424	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	241	0	121	0	120	482	209	369	578	0	0	171

**Off Balance-Sheet Commitments, USD**

(December 2009)

Banks	Trading transactions continued..					Total	Custody and pledged securities					Total off balance-sheet commitments
	Fx, interest rate and security options	Fx futures	Interest rate futures	Others	Total		Items held in custody	Pledged items	Accepted independent guar.and war.	Total		
Turkish Banking System	33,385	631	1,176	1,571	153,690	165,531	4,713,001	782,566	37,460	5,533,027	5,901,397	
Deposit Banks	32,917	620	71	1,518	149,912	161,754	291,176	764,124	36,633	1,091,934	1,450,565	
State-owned Commercial Banks	275	0	0	493	7,293	7,293	58,230	322,475	17	380,722	426,089	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	138	138	5,887	59,657	17	65,561	82,063	
Türkiye Halk Bankası A.Ş.	0	0	0	483	5,162	5,162	41,659	210,269	0	251,928	267,265	
Türkiye Vakıflar Bankası T.A.O.	275	0	0	10	1,992	1,992	10,684	52,548	0	63,232	76,760	
Privately-owned Commercial Banks	21,435	370	22	904	80,891	87,495	187,378	339,876	2,553	529,808	728,366	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	12	
Akbank T.A.Ş.	4,655	12	0	120	13,245	16,667	11,816	30,724	1,527	44,067	80,274	
Alternatif Bank A.Ş.	247	0	0	0	645	645	100	3,030	1	3,131	5,496	
Anadolubank A.Ş.	214	0	0	4	1,584	1,584	2,140	1,482	0	3,622	6,061	
Şekerbank T.A.Ş.	16	0	0	0	1,698	1,698	804	41,821	30	42,655	47,229	
Tekstil Bankası A.Ş.	283	0	0	0	1,212	1,212	87	1,379	0	1,466	3,391	
Turkish Bank A.Ş.	0	0	0	0	162	162	111	519	0	630	976	
Türk Ekonomi Bankası A.Ş.	1,566	325	0	0	4,390	4,902	80,271	16,638	20	96,929	106,634	
Türkiye Garanti Bankası A.Ş.	8,292	33	22	416	21,863	21,864	40,712	172,192	0	212,904	257,890	
Türkiye İş Bankası A.Ş.	2,346	0	0	11	13,433	13,433	20,024	45,163	0	65,186	111,953	
Yapı ve Kredi Bankası A.Ş.	3,814	0	0	353	22,659	25,327	31,314	26,928	976	59,218	108,450	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	10	685	0	695	2,905	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	10	685	0	695	2,905	
Foreign Banks	11,208	250	50	121	61,728	66,966	45,558	101,088	34,063	180,709	293,206	
Arap Türk Bankası A.Ş.	0	0	0	14	117	117	102	199	0	301	1,303	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	49	
Citibank A.Ş.	403	0	0	0	5,437	5,437	14,827	848	0	15,674	22,563	
Denizbank A.Ş.	2,243	36	23	55	10,004	11,672	3,110	32,037	190	35,336	57,070	
Deutsche Bank A.Ş.	0	22	0	0	1,596	1,596	10,908	0	0	10,908	13,470	
Eurobank Tekfen A.Ş.	231	0	0	0	358	478	931	5,171	0	6,102	7,432	
Finans Bank A.Ş.	4,411	185	24	0	19,903	20,000	2,672	24,555	0	27,227	58,660	
Fortis Bank A.Ş.	1,808	7	0	20	7,206	7,206	2,664	4,283	0	6,948	18,521	
Habib Bank Limited	0	0	0	0	0	0	33	0	0	33	44	
HSBC Bank A.Ş.	2,013	0	0	0	10,420	10,420	7,315	80	0	7,395	24,697	
ING Bank A.Ş.	68	0	0	32	2,451	5,121	2,406	27,840	33,799	64,045	73,428	
JPMorgan Chase Bank N.A.	0	0	0	0	826	826	128	0	0	128	992	
Millennium Bank A.Ş.	30	0	3	0	622	1,304	87	2,138	74	2,298	5,922	
Société Générale (SA)	0	0	0	0	246	246	0	11	0	11	463	
The Royal Bank of Scotland N.V.	0	0	0	0	2,259	2,259	202	1,325	0	1,526	4,921	
Turkland Bank A.Ş.	0	0	0	0	9	9	172	2,602	0	2,774	3,316	
WestLB AG	0	0	0	0	274	274	0	0	1	1	356	
Development and Investment Banks	468	11	1,105	53	3,777	3,777	4,421,825	18,442	826	4,441,093	4,450,831	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	11	11	17	109	0	126	542	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	174	11	0	0	1,090	1,090	92	2,757	0	2,849	4,281	
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	7	7	7	0	0	0	0	305	
Diler Yatırım Bankası A.Ş.	38	0	0	0	53	53	0	0	0	0	97	
GSD Yatırım Bankası A.Ş.	0	0	0	0	22	22	3	198	826	1,026	1,090	
İller Bankası	0	0	0	0	0	0	1,030	0	0	1,030	2,532	
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	4,419,424	2,026	0	4,421,450	4,422,564	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	109	109	25	0	0	25	140	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	7	50	0	57	198	
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	1	0	0	1	1	
Türk Eximbank	0	0	0	0	907	907	0	135	0	135	1,618	
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	10	4,659	1	4,669	5,101	
Türkiye Sınai Kalkınma Bankası A.Ş.	256	0	1,105	46	1,578	1,578	1,217	8,509	0	9,725	12,363	

**Sectoral risk concentrations of non-cash loans, USD Million**  
(December 2009)

Banks	Agricultural						Manufacturing						Electric, gas and water		Construction		Wholesale and retail trade	
	Farming and raising livestock		Forestry		Fishing		Mining		Production									
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	226	425	93	40	12	10	680	1,144	7,469	16,139	1,285	3,257	5,703	8,109	6,412	4,109		
Deposit Banks	226	416	93	40	12	10	665	1,143	7,400	15,648	1,180	3,039	5,587	7,982	6,407	3,962		
State-owned Commercial Banks	42	63	3	0	2	10	142	313	1,919	4,351	382	508	1,097	1,446	1,083	661		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19	2	0	0	1	0	110	213	229	1,335	49	26	82	47	108	27		
Türkiye Halk Bankası A.Ş.	5	2	0	0	1	0	8	13	604	1,982	135	131	631	827	558	326		
Türkiye Vakıflar Bankası T.A.O.	17	59	3	0	1	9	24	87	1,085	1,034	198	351	384	572	416	308		
Privately-owned Commercial Banks	135	291	60	4	7	1	410	554	4,468	7,859	738	2,369	3,251	4,653	3,911	2,167		
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0		
Akbank T.A.Ş.	1	0	5	0	0	0	5	14	627	1,133	58	531	178	212	632	238		
Alternatif Bank A.Ş.	10	13	0	0	0	0	26	6	129	202	10	9	144	77	45	22		
Anadolubank A.Ş.	7	3	1	0	0	0	5	1	111	77	4	43	99	33	42	50		
Şekerbank T.A.Ş.	2	1	1	0	0	0	6	14	111	172	13	10	686	171	266	68		
Tekstil Bankası A.Ş.	3	11	0	0	0	0	4	0	49	61	18	9	84	93	47	33		
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	5	20	0	0	2	11	1	4		
Türk Ekonomi Bankası A.Ş.	11	6	3	1	0	0	29	16	516	620	13	11	221	180	67	15		
Türkiye Garanti Bankası A.Ş.	19	18	0	0	1	0	204	19	704	1,589	233	772	380	1,477	880	798		
Türkiye İş Bankası A.Ş.	29	4	31	0	1	0	31	54	770	1,819	132	554	359	590	1,354	776		
Yapı ve Kredi Bankası A.Ş.	53	234	18	2	5	0	100	429	1,447	2,166	255	430	1,098	1,809	578	162		
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	2	7	13	0	0	9	43	0	2		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	2	7	13	0	0	9	43	0	2		
Foreign Banks	49	61	30	36	2	0	112	275	1,007	3,426	61	162	1,229	1,839	1,413	1,132		
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	109	0	23		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11		
Citibank A.Ş.	0	0	0	0	0	0	2	2	100	146	0	1	4	22	9	38		
Denizbank A.Ş.	20	12	0	0	0	0	39	181	177	430	21	72	441	665	327	240		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	11	56	0	0	0	0	0	10		
Eurobank Tekfen A.Ş.	2	6	0	0	0	0	3	28	39	332	2	19	33	62	13	48		
Finans Bank A.Ş.	8	15	27	35	0	0	12	21	240	917	5	21	333	264	453	340		
Fortis Bank A.Ş.	4	3	0	0	1	0	2	19	107	442	5	28	116	195	137	111		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10		
HSBC Bank A.Ş.	0	0	0	0	0	0	1	0	44	374	1	9	5	46	27	32		
ING Bank A.Ş.	10	23	2	1	0	0	19	7	223	572	28	11	184	364	404	245		
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	2	3	0	0	6	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	34	0	1	0	56	0	1		
The Royal Bank of Scotland N.V.	0	0	0	0	0	0	0	0	0	57	0	0	0	1	0	13		
Turkland Bank A.Ş.	5	1	0	0	0	0	34	17	63	61	0	0	108	54	42	10		
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Development and Investment Banks	0	9	0	0	0	0	15	1	69	491	104	218	116	127	5	148		
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	13	95	6	67	56	10	1	6		
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	7	0	0	0	0	0	0	10	65	22	46	6	23	0	6		
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	61		
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	29	2	2	0	1	0	0	0		
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	15	0	6	0	0	0	1	0	0	0		
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	5	14	2	1	33	73	3	2		
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	2	0	0	0	0	0	1	0	292	0	23	0	4	0	2		
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0		
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	5	15	72	74	20	18	0	71		

**Sectoral risk concentrations of non-cash**  
(December 2009)

Banks	Services															Other		Total		
	Hotel, food and beverage services		Transportation and telecommunication		Financial institutions		Real estate and renting services		Self-employment services		Education services		Health and social services							
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	Total	
Turkish Banking System	322	408	1,201	2,024	3,981	5,074	410	418	291	214	38	45	427	688	1,176	4,068	29,726	46,173	75,899	
Deposit Banks	320	408	1,195	1,798	2,748	4,839	408	388	288	214	38	45	427	688	1,115	3,820	28,109	44,441	72,550	
State-owned Commercial Banks	57	11	376	314	1,113	401	71	41	4	0	6	16	137	377	211	929	6,644	9,441	16,085	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4	0	193	25	283	138	0	0	2	0	2	14	112	210	59	416	1,253	2,454	3,707	
Türkiye Halk Bankası A.Ş.	24	4	28	21	419	243	69	41	2	0	2	2	6	157	10	10	2,503	3,760	6,263	
Türkiye Vakıflar Bankası T.A.O.	29	7	154	268	412	19	1	0	0	0	2	0	20	10	142	502	2,887	3,227	6,115	
Privately-owned Commercial Banks	185	166	613	1,094	1,201	2,455	296	240	156	139	28	26	226	297	571	2,372	16,256	24,685	40,941	
Adabank A.Ş.	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	4	8	12	
Akbank T.A.Ş.	11	3	45	53	323	508	0	0	4	1	3	0	22	33	148	426	2,060	3,154	5,215	
Alternatif Bank A.Ş.	2	3	34	57	49	9	0	1	24	73	0	0	4	1	57	52	534	524	1,058	
Anadolubank A.Ş.	1	1	10	6	26	18	0	0	13	6	0	0	14	0	3	9	336	248	584	
Şekerbank T.A.Ş.	9	15	33	48	117	74	133	30	0	0	3	0	13	3	1	0	1,394	605	1,999	
Tekstil Bankası A.Ş.	6	0	9	3	15	41	0	0	5	1	0	0	1	0	11	3	251	256	506	
Turkish Bank A.Ş.	0	14	1	1	15	15	0	0	0	34	0	0	0	3	1	1	26	102	128	
Türk Ekonomi Bankası A.Ş.	5	2	52	119	27	12	17	15	32	7	0	0	23	12	13	258	1,031	1,275	2,305	
Türkiye Garanti Bankası A.Ş.	51	46	116	533	203	1,086	23	4	0	0	5	4	22	5	196	485	3,035	6,837	9,872	
Türkiye İş Bankası A.Ş.	54	9	166	105	204	127	85	122	78	18	8	12	25	9	76	804	3,402	5,003	8,405	
Yapı ve Kredi Bankası A.Ş.	47	73	147	161	221	563	37	68	0	0	9	10	103	232	66	333	4,185	6,671	10,856	
Banks Under Dep.Insur.Fund	0	1	0	2	13	5	0	1	0	0	0	0	0	2	18	1	50	72	122	
Birleşik Fon Bankası A.Ş.	0	1	0	2	13	5	0	1	0	0	0	0	0	2	18	1	50	72	122	
Foreign Banks	78	230	206	388	421	1,979	41	107	128	74	4	2	64	12	314	519	5,159	10,243	15,403	
Arap Türk Bankası A.Ş.	0	0	0	0	0	654	0	0	0	0	0	0	0	0	0	0	1	786	787	
Bank Mellat	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	1	0	24	24	
Citibank A.Ş.	0	5	9	25	78	70	8	35	0	0	0	0	0	0	1	11	211	355	566	
Denizbank A.Ş.	36	97	62	171	61	53	7	2	0	0	2	2	42	5	102	124	1,337	2,053	3,390	
Deutsche Bank A.Ş.	0	0	1	44	1	41	0	0	0	0	0	0	0	0	0	0	14	152	167	
Eurobank Tekfen A.Ş.	1	84	8	11	7	16	4	7	0	0	0	0	0	1	6	17	117	632	750	
Finans Bank A.Ş.	6	4	38	30	137	99	1	0	60	44	1	0	5	1	180	166	1,505	1,957	3,462	
Fortis Bank A.Ş.	10	7	15	30	41	349	9	8	20	9	0	0	5	2	4	117	476	1,321	1,797	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	11	
HSBC Bank A.Ş.	0	0	3	4	12	364	0	0	3	8	0	0	1	3	2	1	99	842	941	
ING Bank A.Ş.	24	32	38	55	36	157	11	40	32	9	0	0	3	0	6	78	1,021	1,594	2,615	
JPMorgan Chase Bank N.A.	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	6	6	
Millennium Bank A.Ş.	0	0	0	0	1	0	0	0	4	1	0	0	0	0	1	0	14	5	18	
Société Générale (SA)	0	0	0	0	2	42	0	0	0	0	0	0	0	0	0	0	2	135	136	
The Royal Bank of Scotland N.V.	0	0	4	14	14	104	1	15	0	0	0	0	0	0	0	0	20	204	223	
Turkland Bank A.Ş.	1	0	28	4	31	6	0	0	10	2	0	0	7	0	13	4	342	160	502	
WestLB AG	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	1	7	8	
Development and Investment Banks	2	0	6	226	1,233	235	2	29	3	0	0	0	0	0	62	248	1,617	1,732	3,349	
Aktif Yatırım Bankası A.Ş.	0	0	5	19	11	33	0	0	0	0	0	0	0	0	7	6	100	235	335	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	32	5	78	2	29	0	0	0	0	0	0	0	0	45	287	333	
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	108	0	117	0	0	0	0	0	0	0	0	0	0	0	294	294	
Diler Yatırım Bankası A.Ş.	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	34	2	35	
GSD Yatırım Bankası A.Ş.	0	0	0	0	16	0	0	0	0	0	0	0	0	0	3	0	41	1	42	
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	1,114	0	0	0	0	0	0	0	0	0	0	0	1,114	0	1,114	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	1	0	5	1	0	0	0	0	0	0	0	0	0	0	50	91	141	
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	242	0	566	566	
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	7	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	66	80	6	0	0	3	0	0	0	0	0	51	0	232	250	482	

**Information about the 1st and 2nd group non-cash loans and other receivables, USD Million**

(December 2009)

Banks	1st Group - Standart loans and other receivables														
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	
<b>Turkish Banking System</b>	<b>28,517</b>	<b>27,505</b>	<b>3</b>	<b>1,949</b>	<b>11</b>	<b>13,591</b>	<b>0</b>	<b>351</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>84</b>	<b>1,549</b>	<b>2,281</b>	<b>75,842</b>
<b>Deposit Banks</b>	<b>27,075</b>	<b>26,849</b>	<b>3</b>	<b>1,934</b>	<b>11</b>	<b>13,309</b>	<b>0</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>84</b>	<b>375</b>	<b>1,829</b>	<b>71,498</b>
<b>State-owned Commercial Banks</b>	<b>6,454</b>	<b>5,223</b>	<b>0</b>	<b>397</b>	<b>3</b>	<b>3,640</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>92</b>	<b>15,839</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,232	1,980	0	23	0	451	0	0	0	0	0	0	0	0	3,686
Türkiye Halk Bankası A.Ş.	2,438	2,066	0	93	0	1,507	0	0	0	0	0	0	28	78	6,210
Türkiye Vakıflar Bankası T.A.O.	2,783	1,177	0	282	3	1,681	0	0	0	0	0	0	2	14	5,943
<b>Privately-owned Commercial Banks</b>	<b>15,628</b>	<b>16,159</b>	<b>3</b>	<b>452</b>	<b>8</b>	<b>7,099</b>	<b>0</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>83</b>	<b>307</b>	<b>776</b>	<b>40,544</b>
Adabank A.Ş.	4	8	0	0	0	0	0	0	0	0	0	0	0	0	12
Akbank T.A.Ş.	1,849	1,809	0	39	1	1,113	0	0	0	0	0	5	166	182	5,164
Alternatif Bank A.Ş.	521	274	0	79	6	159	0	0	0	0	0	0	0	9	1,047
Anadolubank A.Ş.	334	99	0	1	0	106	0	0	0	0	0	0	0	41	582
Şekerbank T.A.Ş.	1,276	420	0	32	0	121	0	0	0	0	0	0	1	23	1,872
Tekstil Bankası A.Ş.	247	188	0	0	0	47	0	0	0	0	0	0	0	18	501
Turkish Bank A.Ş.	26	23	0	0	0	1	0	0	0	0	0	78	26	102	256
Türk Ekonomi Bankası A.Ş.	938	841	0	26	0	338	0	0	0	0	0	0	79	60	2,282
Türkiye Garanti Bankası A.Ş.	3,015	4,976	0	83	0	1,743	0	0	0	0	0	0	0	0	9,818
Türkiye İş Bankası A.Ş.	3,305	2,988	2	90	0	1,729	0	28	0	0	0	0	34	78	8,255
Yapı ve Kredi Bankası A.Ş.	4,114	4,532	0	102	1	1,741	0	0	0	0	0	0	2	262	10,754
<b>Banks Under Dep.Insur.Fund</b>	<b>37</b>	<b>36</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>73</b>
Birleşik Fon Bankası A.Ş.	37	36	0	0	0	0	0	0	0	0	0	0	0	0	73
<b>Foreign Banks</b>	<b>4,957</b>	<b>5,431</b>	<b>0</b>	<b>1,085</b>	<b>0</b>	<b>2,570</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>37</b>	<b>960</b>	<b>15,043</b>
Arap Türk Bankası A.Ş.	1	582	0	11	0	193	0	0	0	0	0	0	0	0	787
Bank Mellat	0	13	0	0	0	11	0	0	0	0	0	0	0	0	24
Citibank A.Ş.	211	205	0	99	0	43	0	0	0	0	0	0	0	0	557
Denizbank A.Ş.	1,327	1,159	0	81	0	608	0	0	0	0	0	0	0	203	3,376
Deutsche Bank A.Ş.	14	114	0	0	0	38	0	0	0	0	0	0	0	0	167
Eurobank Tekfen A.Ş.	107	66	0	13	0	66	0	0	0	0	1	1	0	438	692
Finans Bank A.Ş.	1,399	1,020	0	440	0	357	0	0	0	0	0	0	0	28	3,245
Fortis Bank A.Ş.	456	709	0	103	0	441	0	0	0	0	0	0	13	64	1,785
Habib Bank Limited	0	3	0	0	0	8	0	0	0	0	0	0	0	0	11
HSBC Bank A.Ş.	97	302	0	253	0	209	0	0	0	0	0	0	0	72	932
ING Bank A.Ş.	1,014	925	0	62	0	481	0	0	0	0	0	0	0	118	2,600
JPMorgan Chase Bank N.A.	0	6	0	0	0	0	0	0	0	0	0	0	0	0	6
Millennium Bank A.Ş.	13	3	0	0	0	1	0	0	0	0	0	0	0	0	18
Société Générale (SA)	2	104	0	0	0	9	0	0	0	0	0	0	0	22	136
The Royal Bank of Scotland N.V.	10	128	0	18	0	58	0	0	0	0	0	0	0	0	213
Turkland Bank A.Ş.	306	86	0	6	0	49	0	0	0	0	0	0	24	15	487
WestLB AG	1	7	0	0	0	0	0	0	0	0	0	0	0	0	8
<b>Development and Investment Banks</b>	<b>1,441</b>	<b>656</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>282</b>	<b>0</b>	<b>324</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,173</b>	<b>452</b>	<b>4,343</b>
Aktif Yatırım Bankası A.Ş.	88	161	0	15	0	35	0	0	0	0	0	0	8	23	330
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	45	230	0	0	0	44	0	0	0	0	0	0	0	10	329
Credit Agricole Yatırım Bankası Türk A.Ş.	0	116	0	0	0	70	0	0	0	0	0	0	0	108	294
Diler Yatırım Bankası A.Ş.	34	2	0	0	0	0	0	0	0	0	0	0	0	0	35
GSD Yatırım Bankası A.Ş.	40	1	0	0	0	0	0	0	0	0	0	0	0	0	41
İller Bankası	1,004	0	0	0	0	0	0	0	0	0	0	0	0	0	1,004
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1,114	0	1,114
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	50	87	0	0	0	4	0	0	0	0	0	0	0	0	141
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	324	0	0	0	0	0	242	566
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	7	0	0	0	0	0	0	0	0	7
Türkiye Sınai Kalkınma Bankası A.Ş.	180	60	0	0	0	121	0	0	0	0	0	0	51	68	482



Information about the 1st and 2nd group  
(December 2009)

Banks	II nd Group - Standart loans and other receivables															I st and II.nd Group Total
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total	
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	771	421	0	28	0	207	0	0	0	0	0	0	1	39	1,468	77,310
Deposit Banks	617	365	0	28	0	32	0	0	0	0	0	0	1	34	1,077	72,576
State-owned Commercial Banks	130	22	0	8	0	15	0	0	0	0	0	0	0	0	174	16,013
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	21	1	0	0	0	0	0	0	0	0	0	0	0	0	21	3,707
Türkiye Halk Bankası A.Ş.	37	15	0	0	0	1	0	0	0	0	0	0	0	0	53	6,263
Türkiye Vakıflar Bankası T.A.O.	72	7	0	8	0	14	0	0	0	0	0	0	0	0	100	6,043
Privately-owned Commercial Banks	334	167	0	11	0	5	0	0	0	0	0	0	0	5	523	41,067
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12
Akbank T.A.Ş.	44	4	0	0	0	2	0	0	0	0	0	0	0	0	50	5,215
Alternatif Bank A.Ş.	7	3	0	0	0	0	0	0	0	0	0	0	0	0	10	1,058
Anadolubank A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	3	584
Şekerbank T.A.Ş.	117	9	0	0	0	0	0	0	0	0	0	0	0	0	127	1,999
Tekstil Bankası A.Ş.	2	1	0	0	0	0	0	0	0	0	0	0	0	0	3	504
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	256
Türk Ekonomi Bankası A.Ş.	14	8	0	0	0	0	0	0	0	0	0	0	0	1	23	2,305
Türkiye Garanti Bankası A.Ş.	19	34	0	1	0	0	0	0	0	0	0	0	0	0	55	9,872
Türkiye İş Bankası A.Ş.	61	78	0	9	0	2	0	0	0	0	0	0	0	0	150	8,405
Yapı ve Kredi Bankası A.Ş.	67	30	0	0	0	0	0	0	0	0	0	0	0	4	101	10,856
Banks Under Dep.Insur.Fund	13	36	0	0	0	0	0	0	0	0	0	0	0	0	49	122
Birleşik Fon Bankası A.Ş.	13	36	0	0	0	0	0	0	0	0	0	0	0	0	49	122
Foreign Banks	139	140	0	9	0	12	0	0	0	0	0	0	1	29	330	15,373
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	787
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24
Citibank A.Ş.	0	9	0	0	0	0	0	0	0	0	0	0	0	0	9	566
Denizbank A.Ş.	10	4	0	0	0	0	0	0	0	0	0	0	0	0	14	3,390
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	167
Eurobank Tekfen A.Ş.	7	0	0	0	0	1	0	0	0	0	0	0	0	27	35	727
Finans Bank A.Ş.	88	109	0	6	0	6	0	0	0	0	0	0	0	0	208	3,453
Fortis Bank A.Ş.	7	5	0	0	0	0	0	0	0	0	0	0	0	0	12	1,797
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11
HSBC Bank A.Ş.	2	0	0	3	0	1	0	0	0	0	0	0	0	2	9	941
ING Bank A.Ş.	4	3	0	0	0	4	0	0	0	0	0	0	0	0	12	2,612
JPMorgan Chase Bank N.A.	0	6	0	0	0	0	0	0	0	0	0	0	0	0	6	12
Millennium Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	136
The Royal Bank of Scotland N.V.	10	0	0	0	0	0	0	0	0	0	0	0	0	0	10	223
Turkland Bank A.Ş.	11	3	0	0	0	0	0	0	0	0	0	0	1	0	15	502
WestLB AG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8
Development and Investment Banks	154	56	0	0	0	175	0	0	0	0	0	0	0	5	391	4,735
Aktif Yatırım Bankası A.Ş.	5	0	0	0	0	0	0	0	0	0	0	0	0	0	5	335
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	3	0	0	0	0	0	0	0	0	0	0	0	0	3	333
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	42
İller Bankası	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,004
İMKB Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,114
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	141
Taib Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	566
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7
Türkiye Sınai Kalkınma Bankası A.Ş.	149	53	0	0	0	175	0	0	0	0	0	0	0	5	382	864

## *Glossary*

1. This report is prepared from the audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of Turkey and prepared according to related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-
2. The differences between figures with the same name in financial tables and footnotes are due to the differences between figures of some banks. For detailed information, please have a look at the "Non-Consolidated Financial Tables Disclosed to the Public" which is published quarterly in our web site.

### **3. Exchange Rates (TRY/ US Dollar)**

<b>Year</b>	<b>Period</b>	<b>TRY/US Dollar</b>
2009	December	1.4873